

2025



SUSTAINABILITY REPORT



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MILESTONES IN 2025

› Dissemination of Risks and Opportunities:

Incorporation of IFRS S1 and S2 standards for transparency regarding climate risks.

Sustainable Certification:

We added 25 new EDGE certifications, achieving a total of 50 certified units.

› Culture of Prevention:

Civil Protection training provided to Banco Azteca labor force (24,172 employees) and 8,210 for Tiendas Elektra employees.

› Logistics Infrastructure:

National deployment backed by a network of 11 Distribution Centers, 19 Dark Warehouses, 34 Hubs, and 89 delivery centers.



› Financial Inclusion:

Banco Azteca's presence in 213 municipalities throughout the country.

› Business Evolution:

Strategic transformation of the motorcycle division under the GS Motos structure, thereby unifying production, commercialization, and financing.

› Social Impact:

Channeling of social benefit programs for 399 municipalities and 8,683 institutions, with over 49,000 hours invested, and 590 strategic partners.

Talent Development:

A record-breaking 4,500 nominations to the Mujeres GS leadership program for women.

› Innovation in Education:

Release of MVP (Minimum Viable Product) through the Educalia platform, benefitting 2,696 national advisors.

› Customer Experience:

99.9% of 1.7 million requests for clarifications were resolved.

› National Coverage:

Consolidation of an ATM network consisting of 2,865 Automated Teller Machines in operation at the close of 2025.



Message to readers

GRI 2-22

Grupo Elektra creates real opportunities that enhance the quality of life for millions of people, through access to goods, financial services, mobility, and connectivity. Throughout 2025, we continued aligning our growth with a sustainable business model that generates long-term value.

This past year was important for the evolution of our ESG strategy. Our governance and transparency were boosted by adopting, for the first time, international standards IFRS S1 and S2 in our disclosure processes, and by reinforcing the analysis of climate change-related risks and opportunities as per TCFD recommendations.

In terms of the environment, actions aimed at enhancing operational efficiency and reducing our footprint were continued throughout the year. Our annual objectives concerning the Sustainability-Linked Bond were accomplished, reaching 50 points of contact certified under the international EDGE standard; this achievement reflects our firm belief that an efficient and resilient infrastructure is fundamental to the future of our business.

Likewise, we reinforced energy efficiency, circular economy, and responsible resource management initiatives throughout our commercial, logistics, and industrial operations. GS Motos moved ahead with the the installation of solar panels,



production process optimization, and the consolidation of a multi-brand strategy that seeks to extend access to more affordable and efficient mobility solutions for millions of people.

Innovation and digital transformation continue to be strategic pillars for growth. Tiendas Elektra strengthened its omnichannel ecosystem, broadening the scope of our digital platforms and consolidating more agile, affordable, and comprehensive purchasing experiences. In parallel, Banco Azteca continued driving financial inclusion through digital solutions and products designed to assist sectors traditionally underserved by conventional banking systems.

We are aware that social and environmental challenges need long-term visions, adaptability, and ongoing commitment to our stakeholders. Therefore, responsible, resilient, and inclusive business strategies will be continuously reinforced to produce economic, social and environmental value in all our operations.

We are deeply grateful for the trust of our customers, employees, investors, suppliers, and communities, which serves to continue building a future of greater opportunities, well-being, and prosperity that includes everyone.



Grupo Elektra

Who we are

Sustainability and value creation model

Double Materiality

Material Matrix

Stakeholder Engagement





We are Grupo Elektra

GRI 2-1, 2-6

As a leading company in financial services and specialized commerce in Latin America, **Grupo Elektra, S.A.B. de C.V.**, stands out as the primary provider of short-term, non-banking loans in the United States.

Access to goods and services are provided through our physical stores and online platforms, which endeavor to offer a broad range of financial products to segments underserved by traditional banking institutions.

[↓ Learn more in the Sustainable Performance Appendix](#)



Our businesses

Grupo Elektra operates through two strategic business units: retail and financial. This structure enables us to drive the creation of economic and social value in each of the markets where we operate. By integrating both units in a complementary manner, our sustainable business model is strengthened, and it reaffirms our mission of creating opportunities and well-being for all.





Retail business

Through our retail business, we provide the dynamic middle class with access to high-quality products and services, helping to improve their quality of life and meet their everyday needs. Operations are through **Tiendas Elektra**, **Salinas y Rocha**, **Elektra Motos**, and **GS Motos** formats, as well as their digital channels: kiosks, websites, and BAZ and Elektra apps.

Our offering spans categories such as consumer electronics, major household appliances, furniture, home goods, mobile phones, motorcycles, computer equipment, mattresses, and entertainment products. This portfolio is complemented with money-transfer services, extended warranties, airtime renewals, bill and reference payments, prepaid cards, and OUI Móvil virtual telecommunications services, thereby broadening the solutions offered to our customers.



Tiendas Elektra

<https://www.elektra.mx/>

SASB CG-MR-000.A

Tiendas Elektra is one of the principal retail channels in Grupo Elektra. Each store includes a Banco Azteca branch, enabling us to offer financial and commercial solutions in a single space, thus providing our customers with a comprehensive experience.

Our offerings are aimed at the dynamic middle classes in Mexico and Central America, focusing on C and D+ income sectors. Our presence is currently found throughout Mexico, Guatemala, and Honduras.

Our operations are supported by a logistics infrastructure consisting of 11 Distribution Centers, 19 Dark Warehouses, 34 Hubs, and 89 delivery centers nationwide, ensuring operational efficiency and timely coverage across the country.

↓ Learn more in the **Tiendas Elektra** Appendix



Salinas y Rocha

Salinas y Rocha is a retail format focused exclusively on the Mexican market, targeting the C+ and C income segments.

Its value proposition focuses on quality furniture and high-tech products that combine functionality, design, and innovation. Each store has a Banco Azteca branch, replicating the comprehensive experience for which Grupo Elektra is known.



GS Motos

Grupo Elektra's motorcycle business was transformed into GS Motos in 2025, which is a strategic division that incorporates production, commercialization, and financing for the following brands: **Italika, Hero, Benelli y Morbidelli** under a unified and scalable model. Its specialty points of sale offer a 360° experience that includes post-sale and spare part services.

//4,904 points
of contact in México

//419 points of contact
in Central America

↓ Learn more in the GS Motos Appendix

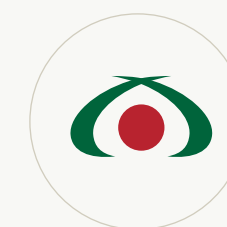




Financial Business

In the financial business, we focus on offering a wide variety of products and services aimed at serving segments of the population that have historically had limited access to traditional financial institutions. Through Banco Azteca, Seguros Azteca, Afore Azteca, Punto Casa de Bolsa, and Purpose Financial, we provide comprehensive solutions under a scalable model

Our presence in the USA and in Central America –Guatemala, Honduras, and Panama– enables us to extend our reach and adapt financial solutions to the specific needs of each region.



Banco Azteca

<https://www.bancoazteca.com.mx>

Banco Azteca is a Mexican financial institution with over 20 years of experience, focused on advancing financial and digital inclusion. Its model centers on providing affordable services, and developing solutions for women, migrants, small businesses, and traditionally underserved communities.

We are pioneers in digital inclusion through the incorporation of biometric identification and tools such as BlinkID to open mobile accounts, as well as other solutions that enable secure and agile access to financial services.

The following services are available:

- **Individuals:** Consumer loans, personal loans, credit cards, savings and investment options, money transfers and remittances, bill payment, foreign exchange transactions, the purchase and sale of silver bullion coins, and correspondent banking, among others.
- **Companies:** Business loans, debit cards, international money transfers, Azteca Payroll, payments to third parties, and indexed deposits.

↓ Learn more in the **Banco Azteca** Appendix

// **2,865 ATMs**
at the close of 2025

// **2,018 contact points**
in México, Guatemala,
Honduras and
Panamá



Servicios financieros especializados

Seguros Azteca

<https://www.segurosazteca.com.mx>

SASB FN-IN-000.A

Seguros Azteca offers affordable and reliable insurance policies that are designed to protect those who have traditionally been outside the scope of the insurance sector. These products are marketed through Banco Azteca, Tiendas Elektra, our retail partners, and digital channels to facilitate access and purchase.

Our portfolio includes: Motorcycle Protection, Automobile Protection and RC Auto, Loan Protection per Automobile, Remittance Protection, Azteca Cash Protection, Vidamax Protection, Peace-of-Mind Protection, Accident Protection, Heart Attack Protection, Medical Plan 8 Protection, and Protection for Women.

Our value proposition is based on:

- **Reliable backing:** Our sound finances enable us to provide timely financial backing in response to the risks and challenges our customers may face.
- **Commitment to Mexico:** We are convinced that protecting families and businesses contributes to the development and prosperity of our country.
- **Close to our customers:** Our customers' needs and everyday challenges are analyzed to design practical solutions tailored to their realities.
- **Inclusive protection:** We offer affordable insurance products that are easy to purchase and use, supported by agile and reliable claims payment processes.

OUR PRODUCTS

Vidamax Protection:

Financial protection in the event of natural or accidental death, funeral services, and settlement of the outstanding balances with Banco Azteca Credit Lines.

Heart Attack Protection:

Financial protection of MXN 50,000 upon the first occurrence of a myocardial infarction. Includes assistance services such as ambulance dispatch and unlimited over-the-phone medical consultations.

Peace-of-Mind Protection:

Financial protection of MXN 50,000 in the event of the natural or accidental death of the insured individual and/or covered family members. The policy also covers funeral services.

Azteca Cash Protection:

Provides coverage for cash withdrawals made at Banco Azteca branches or ATMs, within four hours of the withdrawal slip emission time, for a maximum of \$10,000 in cases of robbery or theft with violence.

Remittance Protection:

Provides protection for collected Express Money payments and international money transfers at Elektra or Banco Azteca, covering theft out on the street or on public transportation, for a maximum of \$8,500 MXP, within four hours of the incident.

Fraud/Theft:

Coverage is provided for Credit Card Theft or Loss and Credit Card Fraud for customers of Banco Azteca who have been granted credit through the issuer of the Gold Credit Card.

Automobile Protection:

Security and protection in the event of vehicle theft or an accident, with different coverage plan options.

Auto RC Protection: Economic protection for up to MXN 300,000 to cover damages caused to others or to their material goods because of an automobile accident.

Loan Protection per Automobile: Protection that covers amount owed for a car loan granted under the Presta Prenda loan.

Fire:

Fire coverage is intended to indemnify physical loss or damage suffered by the insured property, contents, or merchandise as a result of a fire, including events directly related to it, such as explosion, smoke, heat, and the actions used to extinguish the fire, pursuant to the terms and conditions of the policy.

Diverse Risks:

The purpose is to protect the physical and operational value of insured equipment, machinery, and technical installations against sudden and unforeseeable damage resulting from electrical or mechanical failures, operational errors, short-circuiting, voltage fluctuations, breakage, operator negligence, or internal defects, provided that such events are not expressly excluded under the policy.

Motorcycle Protection:

Insures motorcycles for accidents or theft. There are three plans: Basic, Intermediate, and Full coverage.

Contractor All Risks Insurance:

This coverage protects against sudden and unforeseeable physical damage at construction sites, to materials, installations, and equipment during the construction period, resulting from any accidental cause such as construction errors, negligent acts, natural events, fire, violent theft, among others, provided such events are not expressly excluded under the policy. It may be complemented with Civil Liability coverage for damages caused to third parties arising from the execution of the construction project.

Group Life Insurance and Unemployment

Group Life Insurance: It covers insured party's death from any cause (natural or accidental), paying a death benefit to the designated beneficiaries. It may also include additional coverage such as total and permanent disability, accidental dismemberment, and, in some cases, critical illnesses.

Group Insurance for Personal Accidents: Protection is provided exclusively against accidental events. Coverage includes accidental death, accident-related disability, accidental dismemberment (such as the loss of limbs), and medical expenses resulting from an accident.

Group Unemployment Insurance: Temporary financial support is provided in the event the insured party loses his/her job involuntarily. It generally covers the payment of monthly expenditures (e.g., loan payments or income replacement benefits) for a limited period, subject to policy conditions and waiting periods.

Protection for Women:

Economic support amounting to MXN \$50,000 upon the first diagnosis of breast or cervical cancer. Unlimited over-the-phone medical and psychological assistance, as well as 20 at-home psychological consultations once the cancer has been diagnosed.

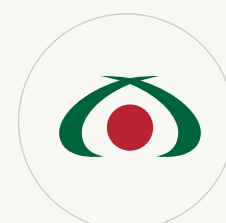
Accident Protection:

Economic support of MXN \$50,000 in the event of accidental death.

Medical Plan 8 Protection

Economic support of MXN \$15,000 upon the first diagnosis of any of the eight covered conditions:

1. Myocardial infarction
2. Cerebrovascular diseases
3. Cervical cancer
4. Prostate cancer
5. Chronic kidney failure
6. Pneumonia
7. Acute appendicitis
8. Total loss of vision

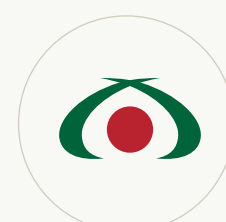


Afore Azteca

<https://aforeazteca.com.mx>

Afore Azteca manages worker Retirement Savings System (AFORE) resources with a conservative, long-term approach. Its value proposition combines competitive returns, personalized service, and digital tools that enable workers to monitor savings and plan for retirement with the information they need.

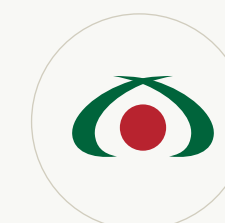
↓ Learn more in the **Sustainable Performance Appendix**



Purpose Financial

<https://www.havepurpose.com>

Purpose Financial operates in the United States as a leader in the short-term non-bank lending sector. Through our network, we serve communities with limited access to traditional credit, offering products designed for emergency and consumer financing needs, backed by responsible assessment and collection practices. These products include collateralized loans, installment loans, and online loans.



Punto Casa de Bolsa

<https://www.puntocasadebolsa.mx>

SASB FN-CB-000.A

Punto Casa de Bolsa provides brokerage services with a professional approach and a focus on high-net-worth clients. Our value proposition integrates specialized advice services, timely execution, and access to a broad range of domestic and international market instruments, encompassing capital raising, risk management, and commercial financing solutions for corporations, institutions, and governments.

Our products and services include:

- **Investment Banking:** Targeting large and medium-sized companies who seek financing in capital markets.
- **Wealth Management:** For both corporate and individual customers with an investment portfolio exceeding one million pesos.
- **Institutional Customers:** Pension fund administrators (Afores), insurance companies, investment funds, trusts, among others.
- **Other Services:** Focused on the target market of a brokerage firm, including both individual and corporate customers.





Loans

The Grupo Elektra credit line is the driving force of the financial inclusion model for the retail business. Consumer financing is granted to customers who purchase products at our Tiendas Elektra, Salinas y Rocha stores, and GS Motos; they include weekly and fortnightly payment schedules that are adjusted to the income flows of Mexican households. The origination is supported through Company-owned risk evaluation methods and through our nationwide collections network.

Our financial solutions are complemented by a broad portfolio of products designed to strengthen our customers' wealth and productivity:

1. Consumer loans

Type of loan	Description
Mobility	Financing for motorcycles, bicycles, accessories, and automobiles –essential tools for transportation and self-employment.
Connectivity	Loans for mobile phones, airtime, computers, and accessories.
Home	Credit for purchasing major household appliances, furniture, mattresses, and entertainment systems.

Type of loan

Description

Others

Loan products for other merchandise categories (health and beauty, toys, baby products, footwear and accessories, women's apparel, men's apparel, children's apparel, tools, home goods, sports, and pet products) through our digital channels.

2. Cash Loans and Credit Lines:

Type of loan

Description

Personal Loans

Term loans in national currency, with flexible amounts and terms for differing liquidity needs.

Azteca Card "Tarjeta Azteca"

A line of credit with immediate access to funds, 14 interest-free days, and repayment terms chosen by the customer.

Gold Card "Tarjeta Oro"

A revolving credit line with exclusive benefits, presales, and automatic payment services.

Payroll Loans

A term loan with an alternative repayment source, designed to provide certainty and financial stability.

↓ Learn more in the **Sustainable Performance Appendix**



Collections

Grupo Elektra's collection operations support customers throughout the credit lifecycle, using an approach that prioritizes direct contact, negotiation, and payment solutions. The strategy incorporates field teams, digital channels, and call centers, all trained under a code of conduct that places respectful treatment and the protection of customer data at the forefront.



Presta Prenda

Presta Prenda offers collateralized loans through an agile process and transparent terms, primarily secured by gold and silver items. The network operates in strategic locations and serves as a source of immediate liquidity for customers requiring quick access to cash with competitive interest rates and repayment terms.



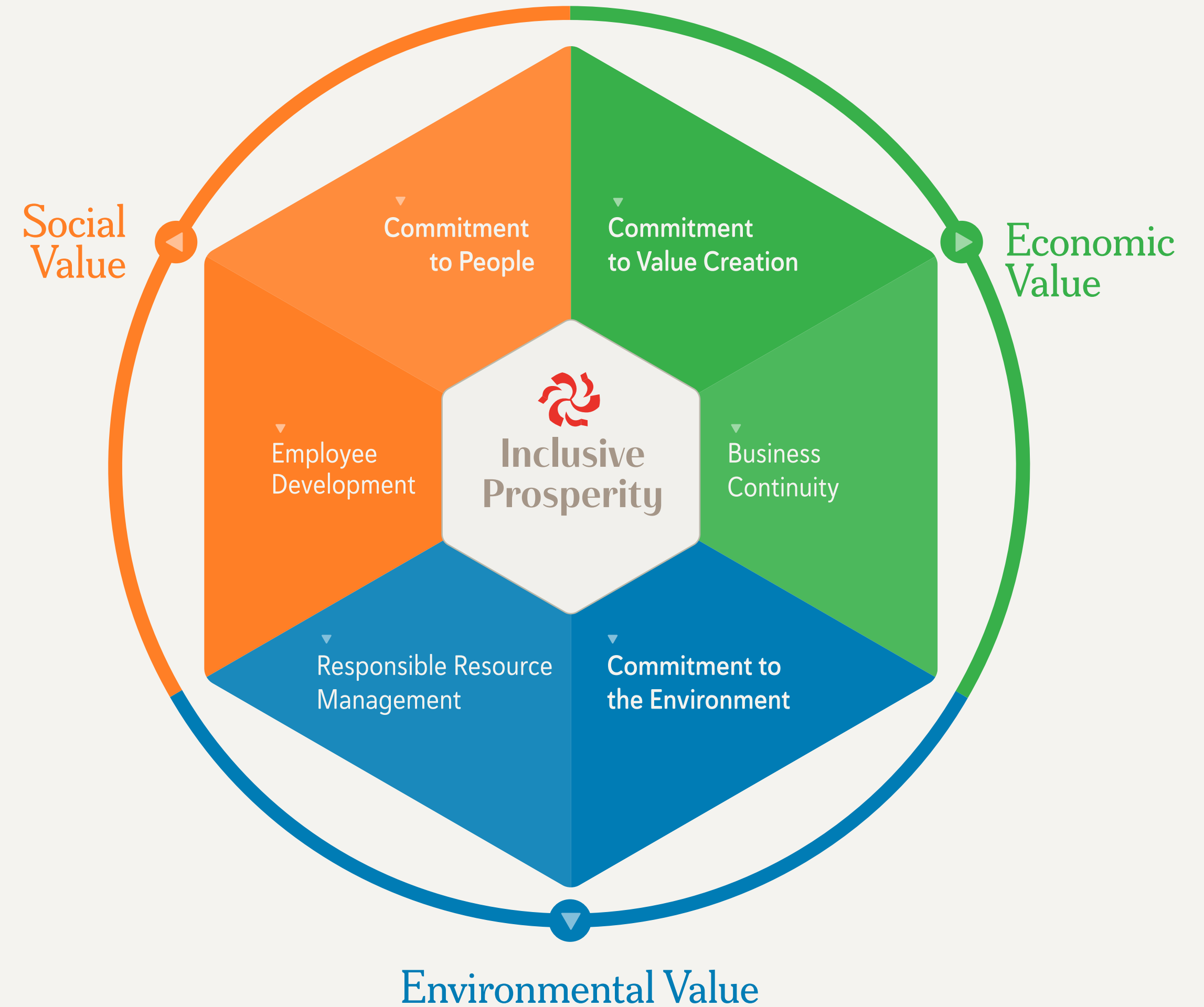
Sustainability model

Sustainability Strategy and Value Creation

GRI 2-22, 2-24, 2-25

Grupo Elektra works to ensure that our operations generate a positive and lasting impact on the environment in which we operate. As the activities of our businesses differ, in 2025 we consolidated sustainability approaches tailored to each business, adapting them to their specific impacts and needs.

We are guided by three fundamental pillars that reflect our philosophy of Inclusive Prosperity: social, economic, and environmental values. In line with our commitment to transparency and accountability, this edition incorporates the international IFRS S1 and IFRS S2 standards, strengthening the disclosure of our sustainability and climate-related risks and opportunities. This ensures that our actions not only make a meaningful difference in the communities where we operate but also meet the highest global standards for long-term value creation.





Sustainability Model

STRATEGIC PILLARS:

Commitment to the planet



Commitment to economic competitiveness



Commitment to stakeholders



STRATEGIC PILLARS

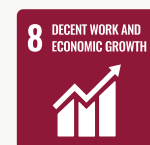


Commitment to economic competitiveness

We uphold an ongoing commitment to integrity and transparency across all our operations. Our processes and practices fully comply with applicable laws and regulations and are grounded in high ethical standards.



Logistics
efficiency



Digital
transformation



Commitment to stakeholders

Since our inception, we have sought to promote financial inclusion and access to affordable products, focusing on populations underserved by traditional banking institutions. At the same time, the well-being of the communities we serve is enhanced through projects that support health, education, and access to basic services, while also fostering the development and quality of life of our employees.



Omnichannel
customer access



Innovation



Commitment to the environment

One of our goals is to minimize the environmental impact of our operations through sustainable practices that preserve the environment, protect natural resources, and help mitigate climate change for present and future generations. The pillars of our sustainability model have been aligned with the UN's Sustainable Development Goals (SDGs) to communicate our contribution to these goals and embed them throughout Grupo Elektra.



Business resilience
and adaptability



Double Materiality

GRI 3-1, 3-2, 201-2

A double materiality assessment was conducted in 2025, to identify, evaluate, and prioritize the most relevant environmental, social, and governance (ESG) topics. The process considered both the impact of our operations on society and the environment –impact materiality– and the risks and opportunities these topics represent for the organization’s financial performance –financial materiality. The assessment was carried out in alignment with GRI Standards, SASB sector-specific guidelines, and the disclosure requirements established by the ISSB under IFRS S1.

Given the diversity of the Group’s operations –financial services, specialty retail, and motorcycle manufacturing– an assessment was initially conducted at the individual business-unit level. This approach enabled us to accurately identify the impact, risks, and opportunities associated with the nature of each industry while also maintaining consistency with applicable sector-specific standards.

In particular, the assessment considered the topics most relevant to:

- **Banking Business:** Financial risks, cybersecurity, and financial inclusion
- **Specialty Retail Business:** Supply chain management, waste management, and labor practices
- **Motorcycle Assembly:** Emissions, energy consumption, and industrial safety

Methodology

The assessment included identifying potentially material topics based on international standards, sector analyses, and benchmarking, followed by their evaluation from two perspectives:

- **Impact:** The magnitude and likelihood of Grupo Elektra impact on the economy, the environment, and society
- **Financial Materiality:** Risks and opportunities that may affect Grupo Elektra’s financial position, performance, or cash flows

Results and Strategy

Following a specialized technical assessment, the results from each business unit were consolidated into a Grupo Elektra -level double materiality matrix, considering criteria such as strategic relevance, impact magnitude, and risk exposure. This matrix serves as grounds for defining our sustainability strategy and the content of this report. We maintain traceability of the results at the individual business unit level, ensuring consistency with sector-specific standards and enabling differentiated management of material topics.

This approach strengthens the integration of sustainability in decisions made and ensures that our management practices are aligned both with stakeholder expectations and emerging regulatory requirements.

› Impacts, Risks, and Opportunities
(IROs)

E

 Environmental

S

 Social

G

 Governance

Topics identified in Grupo
Elektra’s analysis

Financially material topics
according to SASB

Financially material topics
according to CSA and the sector

Financial materiality was assessed considering the impact on financial results, the time horizon over which it could materialize, and the probability of occurrence, based on scenario analysis, strategic risk assessments by business unit, benchmarking exercises, and expert judgment, in line with the frameworks of ISSB, CSRD, and IFRS.

ID	ESG Topic	Category (E/S/G)	Identified Risk	Financial Impact (High/Medium/Low)	Time Horizon (High/Medium/Low)	Probability (High/Medium/Low)	Financial materiality (result)	Comments
1	Physical Climate Change	E	Extreme weather events	High	Medium	Medium	High	• Impact from extreme weather events
2	Energy and Electricity	E	CFE tariff	High	Medium	Medium	High	• Rising energy costs
3	Transport Electrification	E	Transition to electric vehicles	Medium	Short	High	Medium	• Technological change in mobility
4	Climate Credit Risk	G	Climate-related default risk	High	Medium	Medium	High	• Impact on the credit portfolio
5	Supply Chain Resilience	S	Logistics disruption	Medium	Short	Medium	Medium	• Operational continuity
6	Customer Privacy	S	Misuse of personal data / sanctions	High	Short	Medium	High	• Data protection
7	Data Security	G	Cyberattacks / data breaches / system disruptions / sanctions / reputational impacts / reduced customer confidence / impact on digital business growth	High	Short	High	High	• Cybersecurity
8	Diversity, Equity and Inclusion	S	Lack of diversity / discrimination	Medium	Medium	Medium	Medium	• DEI programs in human capital
9	Labor Practices (Attraction and Retention)	S	Non-compliance / labor disputes / high turnover	Medium	Short	Medium	Medium	• Labor compliance
10	Product Life Cycle (Materials and Waste)	E	Environmental impact from production and disposal	Medium	Long	Medium	Medium	• Circular economy practices
11	Business Ethics, Anti-Corruption and AML	G	Regulatory non-compliance, fraud, or deficiencies in anti-money laundering controls that may result in financial penalties, operational restrictions, reputational damage, and increased cost of capital	High	Short	High	High	• Anti-corruption policies / Code of Ethics
12	Health and Safety	S	Workplace accidents / operational incidents	High	Short	Medium	High	• Occupational health and safety programs
13	Risk Management	G	Lack of control over strategic, climate-related, or operational risks	High	Short	High	High	• ERM / ESG risk analysis

› Impacts, Risks, and Opportunities
(IROs)

E

 Environmental

S

 Social

G

 Governance

Topics identified in Grupo
Elektra's analysis

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according to SASB

Financially material topics
according to CSA and the sector

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ID	ESG Topic	Category (E/S/G)	Identified Risk	Financial Impact (High/Medium/Low)	Time Horizon (High/Medium/Low)	Probability (High/Medium/Low)	Financial materiality (result)	Comments
14	GHG Emissions	E	Climate regulation / carbon cost	High	Medium	Medium	High	• Incentives for the energy transition
15	Air Quality	E	Local emissions regulations	Medium	Medium	Medium	Medium	• Environmental compliance
16	Waste and Materials Management	E	Inadequate waste management	Medium	Medium	Medium	Medium	• Environmental compliance
17	Product Quality and Safety (Product Development)	S	Defective products / recalls	High	Short	Medium	High	• Continuous improvement and product innovation
18	Product and service development / product responsibility	E	Products marketed or introduced under inadequate conditions may lead to sanctions, recalls, fines, reputational damage, and increased portfolio losses	High	Medium	Medium	High	• Continuous improvement and product innovation
19	Material Sourcing and Supply Chain Efficiency	S	Increase in the cost of raw materials	Medium	Medium	High	Medium	• Sustainable supply chain
20	Human Rights	S	Violations in operations or the supply chain	Medium	Medium	Medium	Medium	• Due diligence
21	Human Capital Development	S	Lack of qualified talent	Medium	Medium	Medium	Medium	• Talent management
22	Social Impact	E	Growth in the credit portfolio within vulnerable segments may affect the quality of the portfolio and increase default levels	High	Long	High	High	• Greater portfolio diversification, increased collection efforts and controls
23	Credit Risk Management	E	An increase in portfolio risk may generate financial losses due to defaults and affect growth in the medium and long term	High	Long	High	High	• Portfolio diversification and collection incentives
24	Corporate Governance	G	Weaknesses in governance may affect investor confidence, the cost of capital, and long-term strategic decisions	High	Long	Medium	High	• Improved corporate governance practices and transparency

› Impacts, Risks, and Opportunities (IROs)

› ECONOMIC DIMENSION	Impact Materiality	Financial Materiality	Type of Material Topic
Brand management	High	-	Impact
Financial topics	High	-	Impact
Operations	High	-	Impact
Operational efficiency	High	-	Impact
Product and service development / product responsibility	High	High	Double
Customer relationship management	High	High	Double
› ENVIRONMENTAL DIMENSION	Impact Materiality	Financial Materiality	Type of Material Topic
Environmental policies / environmental management system	High	-	Impact
Materials	High	Medium	Double
Energy efficiency	High	High	Double
Water resource management	Medium	-	Impact
Biodiversity	Low	-	Not material
Climate change	Medium	High	Double
Waste management	High	Medium	Double

› SOCIAL DIMENSION	Impact Materiality	Financial Materiality	Type of Material Topic
Talent attraction and retention	Medium	Medium	Double
Human capital development	High	Medium	Double
Diversity and equal opportunity	High	Medium	Double
Occupational health and safety	High	High	Double
Human rights	High	Medium	Double
Social impact	High	High	Double
Supplier standards	High	Medium	Double
Financial inclusion	Medium	-	Impact
Road safety	High	-	Impact
› GOVERNANCE	Impact Materiality	Financial Materiality	Type of Material Topic
CSR / ESG management	High	-	Impact
Corporate governance	High	High	Double
Risk management	High	High	Double
Cybersecurity	High	High	Double
Ethics and integrity	High	High	Double
Corruption, bribery, and transparency	High	High	Double
Anti-money laundering / fraud prevention	High	High	Double

—

Low	Medium	High	
· Brand management · Financial topics · Operations · Operational efficiency · Environmental policies · Road safety · CSR management	· Materials · Waste management · Human capital development · Diversity and equal opportunity · Human rights · Supplier standards	· Product and service · Customer relationship management · Energy efficiency · Health and safety · Social impact · Corporate governance · Risk management · Cybersecurity · Ethics and integrity · Corruption · AML (Anti-Money Laundering)	High
· Water resource management · Financial inclusion	· Talent attraction and retention	· Climate change	Medium
Biodiversity			Low

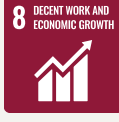
Stakeholder Relations

GRI 2-29

By identifying and prioritizing double materiality topics, we consider all business operation contexts, regulatory and industry trends, as well as issues most relevant to our key stakeholders. Therefore, Grupo Elektra maintains ongoing mechanisms to analyze and monitor expectations from customers, employees, investors, suppliers, and regulatory authorities, enabling us to validate the relevance of strategic topics and integrate ESG criteria into decision-making and business management.

Correlation of Material Subjects with the Sustainable Development Goals

The correlation between the Company's material topics and the Sustainable Development Goals (SDGs) represents a key tool for strengthening our sustainability strategy. The most relevant economic, environmental, and governance aspects are linked with the global targets of the 2030 Agenda, enabling us to establish a roadmap for achieving these objectives.

Double Materiality Subject 2025	Description	Linked to SDGs
Product and service development / Product responsibility	Design of innovative products and services based on high quality standards and environmental, social, and technological criteria, ensuring a thorough understanding of customer needs	 
Customer relations management*	A customer-centric strategy aimed at ensuring a unique experience based on custom-er satisfaction and well-being when using the Company’s prod-ucts and services. Includ-ed is the protection of cus-tomer data privacy and the responsible management of customer information, in compliance with applicable laws and regulations.	    
Energy efficiency	The set of practices aimed at optimizing energy consump-tion, promoting responsible energy use, and reducing emissions generated by our opera-tions, while also ensur-ing the comfort and produc-tivity of the building’s occu-pants.	
Occupational health and safety	Guidelines and practices de-signed to ensure the well-being and integrity of em-ployees across physical, men-tal, social, and emotional dimensions, including the implementation of measures to prevent workplace hazards, unsafe conditions, and acci-dents.	 
Social impact	Availability and affordability of financial services for all individuals and households, especially those traditionally excluded from formal finan-cial services.	 

Double Materiality Subject 2025	Description	Linked to SDGs
Corporate Governance	A framework of rules, princi-ples, and procedures that defines the structure and op-eration of the Company's governing bodies and which guides the integration of its ESG strategy.	
Risk Management	The process of identifying, assessing, controlling, re-sponding to, and miti-gating risk factors that could threat-en the Company’s operational continu-ity or assets.	
Cybersecurity	A set of procedures, tools, and practices aimed at pro-tecting critical sys-tems and digital information to ensure the Company’s operational continu-ity, regulatory compli-ance, and the trust of its stakeholders, particularly its customers.	
Ethics and integrity	The set of principles and val-ues that shape our organiza-tional culture and guide the Company’s conduct in its in-teractions with stakeholders, includ-ing employees, inves-tors, authorities, customers, communities, and others.	
Corruption, bribery, and transparency	The measures and mecha-nisms established by the Company to prevent and ad-dress acts of corruption and bribery, while promoting transparency and regulatory compliance.	
Prevention of money laundering / fraud*	A set of measures that ena-bles the Company to strengthen its internal con-trols, know its customers, and identify vulnerable activities, all with the objective of pre-venting involvement in trans-actions involving illicitly sourced funds.	



Financial Capital

Financial Performance

Taxation

Inclusive Business





Financial Capital

Grupo Elektra seeks to contribute to inclusive prosperity by ensuring the financial sustainability of the business and the development of the environment in which we operate. This economic responsibility is achieved by creating long-term value for all the stakeholders with whom we interact.

We use resources efficiently, invest in innovation, create jobs, promote sustainable value chains, and foster equal opportunities. Through these actions, a positive impact is created for society and the environment while also strengthening the competitiveness of the Company and its businesses in each of the markets in which we operate.

Financial Performance

GRI 3-3, 201-1, 201-4

In 2025, Grupo Elektra achieved 7% growth in consolidated income to \$215.356 billion pesos, thanks to the expansion of the financial business. Gross earnings increased 11% to \$115.718 billion pesos, whereas EBITDA closed at \$27.805 billion pesos, which is 3% higher than the previous year, with a posted margin of 12.9%. It must be noted that Grupo Elektra receives no financial benefits from the government.

Consolidated Financial Indicators

Figures in millions of pesos

Indicator	2022	2023	2024	2025	% var. 2025 vs 2024
Consolidated revenues	164,691	184,151	201,296	215,356	7%
Costs	79,441	94,472	97,053	99,638	2.7%
Gross income	85,249	89,679	104,243	115,718	11%
Overhead costs	67,110	68,317	77,247	87,912	13.8%
Operating income	7,976	9,288	17,523	17,426	(0.6%)
EBITDA	18,139	21,361	26,995	27,805	3%
EBITDA Margin	11.0%	12.0%	13.0%	12.9%	(0.7%)
Net income	(7,353)	5,993	(11,153)	(13,024)	(16.8%)
Net earnings per share	(33.2)	27.1	(52.1)	(64.4)	(23.6%)
Shares outstanding (millions)	222	221	214	202	(5.6%)
Total assets	424,909	444,223	479,257	502,777	4.9%
Total liabilities	334,456	353,170	398,726	441,765	10.8%
Net worth	90,453	91,053	80,531	61,012	(24.2%)

Evolution of Income

The diversification between the commercial and financial businesses has enabled consistent revenue growth over the past four years. In 2025, the financial business grew by 11.9%, due to the expansion of the Banco Azteca portfolio, while the retail business experienced a slight decline of 0.7%. In terms of geography, Mexico grew by 6.2%, Central America by 8.4%, and the USA by 19.4%.

Income by Sector

Figures in millions of pesos

Business	2022	2023	2024	2025	% var. 2025 vs 2024
Financial	94,291	111,292	122,547	137,120	11.9%
Retail	70,400	72,858	78,749	78,236	(0.7%)
Total	164,691	184,150	201,296	215,356	7%

Income by Region

Figures in millions of pesos

Region	2022	2023	2024	2025	% var. 2025 vs 2024
Mexico	144,027	164,394	178,449	189,441	6.2%
Central America	10,691	10,828	12,436	13,482	8.4%
USA	9,972	8,929	10,411	12,432	19.4%
Total	164,690	184,151	201,296	215,355	7%



› Economic Value Distributed

Figures in millions of pesos

We report economic value generated, distributed, and re-
tained as per GRI 201-1 methodology. In 2025, economic
value generated reached MXN 215,356 billion, of which MXN
187,550 billion was distributed among operations, suppli-
ers, employees, and government authorities, resulting in
retained economic value of MXN 27.806 billion, equivalent
to the EBITDA for the fiscal year.

Component	2022	2023	2024	2025	% var. 2025 vs 2024
Economic value generated (EVG)	164,691	184,151	201,296	215,356	7.0%
Economic value distributed (EVD)	146,551	162,789	174,300	187,550	7.6%
Economic value retained (EVR)	18,140	21,362	26,996	27,806	3.0%

EVG: revenue. EVD: costs + overhead.
EVR: EVG minus EVD, equivalent to EBITDA.

Taxes

GRI 207-1, 207-2, 207-3, 207-4

Grupo Elektra responsibly complies with its fiscal and tax obligations,
ensuring payment pursuant to applicable legislation in each location
where it operates.

Tax Management Principles

Elektra Group’s tax management is governed by principles that promote
transparency, integrity, and regulatory compliance:

- **Transparency:** The calculation and fulfillment of tax obligations are
fully traceable and are under formalized internal controls.
- **Responsible taxation:** We avoid the use of structures that lack eco-
nomic substance or that involve the improper shifting of profits to
low-tax locations.
- **Transfer prices:** We ensure strict compliance with applicable regu-
lations governing transactions among Group companies.
- **Regulatory integrity:** We interpret and apply regulations rigorously
in all countries where we operate.
- **Ban on tax havens:** Operations with entities in locations deemed tax
havens and the use of tax structures without commercial substance
are strictly prohibited.
- **Cooperation with tax authorities:** Open and proactive relationships
with tax authorities are maintained, in which any request for infor-
mation or audit and review processes receive a rapid response.

Tax Governance

Supervision of tax compliance is the responsibility of the Tax Director,
led by a VP for Tax Matters, who reports to the CEO. To ensure proper
compliance with tax obligations, this area interprets and communicates
tax regulations throughout the organization, as well as providing techni-
cal guidelines and specialized advice to strategic and operational areas.

Controls and Fiscal Opinions

As part of the Grupo Elektra’s control framework, an annual compre-
hensive review of tax compliance is conducted with the support of an
outside firm that employs a CPA (Certified Public Accountant) registered
with the corresponding authorities. This process results in the issuance
of an audit opinion, which is submitted to the Tax Administration Service
(SAT), together with a detailed report on the tax status for Grupo Elektra.

In the event of observations or inquiries from tax authorities, we maintain
open dialogue and provide the required information in a timely man-
ner, facilitating the review process and ensuring regulatory compliance.
Through this approach, our commitment to responsible tax practices
is honored, in line with best practices and creating trust among our
stakeholders.



Inclusive Business

Tiendas Elektra

GS Motos

Banco Azteca

Servicios Financieros Especializados



Inclusive Business

GRI FS13, FS14, FS15

Our Purpose

Grupo Elektra's purpose is clear: to drive the progress and well-being of millions of people through credit and loans, financial inclusion, and world-class merchandise offerings.

We believe in inclusive prosperity –prosperity that creates better opportunities for all people striving to improve their quality of life. We are an important source of employment for nearly 53,000 employees and a catalyst of opportunities for millions of families. Through affordable solutions, entrepreneurship and competition is fostered, thereby contributing to the development of a stronger and more prosperous Mexico.

» Inclusive Products

Our offering of a broad portfolio of solutions contributes to the well-being of society. Each business unit provides products designed to address specific needs: consumer financing and entrepreneurship from Tiendas Elektra, training conscientious motorcycle drivers from GS Motos, and comprehensive financial inclusion from Banco Azteca.

//We are an important source of employment for nearly **53,000 employees** and a catalyst of opportunities for millions of families.



Tiendas Elektra

» Build Your Own Business

Tiendas Elektra supports entrepreneurship and competitiveness throughout Mexico. Through its extended catalog, it offers a wide range of high-quality products ideal for self-employment and business development, at affordable prices and with timely financing; this model drives the economic development of thousands of communities, especially in those municipalities where commercial offering is limited.

» Omnichannel Strategy

Thanks to a robust omnichannel strategy, Tiendas Elektra has its own App and website to offer more than 283,000 products and financial solutions. This approach guarantees an agile and consistent shopping experience for millions of families, facilitating access to essential goods with complete flexibility in home delivery or store pick-up options.

» Baz Entregas

Baz Entregas is our logistics model for restocking Tiendas Elektra and shipping products for home or point-of-sale delivery. Its design pursues efficient, agile, and lower environmental impact operations through its Distribution Center, Hubs, and Delivery Centers. Large delivery trucks travel shorter distances to reach the Hubs, from which delivery to stores is possible with smaller vehicles, which are better suited for urban travel. This reconfiguration optimizes routes, improves operating control, and reduces the emissions associated with the last mile system.

↓ Learn more in the **Tiendas Elektra Appendix**



GS Motos

» *Road Safety*

GS Motos is fully convinced that a road safety culture begins with our business. It is our responsibility to develop conscientious and safe drivers, and to promote that culture throughout society.

Through awareness programs, we seek to develop responsible motorcyclists with the knowledge, skills, and expertise necessary for safe mobility. Our strategy includes certified training, proper equipment, and ongoing communication with customers and communities alike, with the goal of fostering responsible driving and reducing traffic accidents. The results show a sustained reduction in incidents among the motorcyclists who have participated in these programs.

↓ Learn more in the **GS Motos** Appendix

Banco Azteca

Banco Azteca has designed its products under an inclusion and responsibility approach, with the purpose of extending access to financial services and generating a positive impact on the lives of all. This commitment stems from the Financial Inclusion Initiative that guides the development of solutions, thus meeting the differing needs of our customers, and promoting equitable and sustainable growth.

» *Inclusive Deposit Products*

These products were designed to eliminate barriers for entering the financial system, especially in those communities having limited access to traditional banking. Included in the offering are savings accounts and affordable investments, beginning at one peso, thereby making it possible for anyone to begin his/her financial history. Supplementary benefits have been included to add value and trust. These benefits include medical, psychological, legal, and funeral assistance.

Moreover, these products feature robust security mechanisms and monitoring processes that help identify risks and prevent fraud, always ensuring the protection of our customers' assets.

» *Digital Banking*

Digital Banking has become a key enabler of financial inclusion by eliminating traditional barriers to access. Our platform prioritizes simplicity and security, allowing customers to open local-currency deposit accounts with a debit card and no fees, making entry into the formal financial system practical and reliable.

This digital infrastructure not only enables 68.2% of the bank's monetary transactions to be conducted remotely but also progresses to a functional digitalization model that already manages 68% of cash loans. With cutting-edge tools such as a virtual advisor powered by generative AI and Video Banking services, digital banking delivers personalized and efficient services, transforming the user experience into a comprehensive ecosystem available anytime.





“Learn and Grow” Financial Education (Aprende y Crece)

Our purpose is to educate and promote financial freedom and progress for millions of people through affordable products such as savings, credit, and insurance to help improve their well-being. Through a customer-centric approach and the use of technology, we provide agile, efficient, and secure financial solutions that support the creation of a better future for individuals and their families.

Somos Account

Our Somos Account is a financial solution designed specifically for women. It combines a debit card with a range of non-financial services tailored to their needs, including:

- Annual medical checkups: It includes screenings such as mammograms, Pap smears, 27-panel blood chemistry tests, and complete blood counts (CBC).
- In-person consultations with specialists: Gynecology, Ophthalmology and Pediatrics
- Assistance: Medical, legal, and psychological
- Promotions and discounts: In affiliated businesses
- Financial education workshops: Designed to support personal finance management

The importance of this product lies in the fact that, in addition to facilitating financial management, it offers tools and services that promote the overall well-being of its users.

↓ Learn more in the **Banco Azteca** Appendix



» Guardadito Amigo Migrante

This bank account targets migrants, refugees, and their families in Mexico, facilitating access to the financial system and offering resource management tools in a safe and efficient manner. Additionally included are benefits such as medical, legal, and psychological assistance, as well as being able to make purchases in thousands of establishments, both in Mexico and abroad.

↓ Learn more in the **Banco Azteca** Appendix

Servicios Financieros Especializados

» Inclusive Credit

This program widens access to financing for people without a credit history or who earn income on the grey market. Our broader and fair evaluation of the capacity and willingness to make payments employs alternative data: timely payment of utilities, behavior with digital wallets, and proof of employment or recurrent income sources.

This approach is boosted with our extensive physical presence and functional process digitalization, thus enabling us to reach communities where other financial institutions or fintechs cannot do so. Through an affordable and scaled credit model, we not only facilitate immediate banking inclusion, but also accompany the customer in building a solid financial history, thus allowing him/her to access greater opportunities and reinforce the person’s long-term wealth.

↓ Learn more in the **Servicios Financieros Especializados** Appendix



Governance and Intellectual Capital

Governance and Intellectual Capital

Intellectual Capital

Cybersecurity

Information Security

Supply Chain and Supplier Management





Governance and Intellectual Capital

Governance

Corporate Governance at Grupo Elektra

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-15, 2-18, 3-3

Grupo Elektra has a robust corporate governance system that promotes transparency, accountability, and the protection of the interests of all our stakeholders, including employees, customers, investors, and suppliers.

This approach ensures that decisions are made ethically and with integrity at all levels of the organization, contributing to sustainable long-term financial performance and strengthening our reputation in the marketplace.

Board of Directors

GRI 2-9, 2-10, 2-11, 2-12, 2-17, 3-3

The Board of Directors is the Company's highest governing body and is responsible for strategic oversight, monitoring organizational performance, and safeguarding the interests of our shareholders and other stakeholders.

There are six members, two of whom are independent directors, representing 33% of the Board and exceeding the 25% minimum required under the Mexican Securities Market Law. Independent directors have no employment relationships or ties to controlling shareholders, ensuring objectivity in decision-making.

All Board members serve as proprietary directors and were elected and ratified at the Ordinary Shareholders' Meeting held on December 27, 2024.

The nomination and selection process considers criteria such as experience, professional capabilities, career achievements, reputation, and expertise in various areas, including sustainability. The Company promotes a diversity of profiles without any distinction based on gender, race, religion, or other characteristics, ensuring that the directors perform their duties independently and free from conflicts of interest.



STRUCTURE OF THE BOARD OF DIRECTORS

GRI 2-17



Pedro Padilla Longoria
Chairman · Related Director / 1993
Strategy and finance operations



Gabriel Alfonso Roqueñí Rello
Related Director / 2024
Banking regulations



Luis Jorge Echarte Fernández
Related Director / 2003
International operations



Álvaro Alberto Calderón Jiménez
Related Director / 2024
Corporate finance



Ricardo H. Phillips Greeme
Independent Director / 2024
Investments and growth strategies



Miguel Irurita Tomasena
Independent Director / 2024
Corporate law

The Board meets in ordinary sessions at least four times per year on a quarterly basis. During 2025, the average attendance was 100%, reflecting the commitment and active participation of its members in overseeing corporate management.

To strengthen impartiality in deliberations, the Board has a Special Delegate who acts in place of the Chief Executive Officer during Board meetings.

Board performance is evaluated annually through a self-assessment process coordinated by the Presidents of the Audit Committee and the Corporate Practices Committee. The results are consolidated and presented to the Shareholders’ Meeting, reinforcing accountability mechanisms and supporting continuous improvement.

Duties of the Board of Directors

The Board performs strategic, oversight, and control functions aimed at ensuring Company sustainability, financial strength, and regulatory compliance. Its primary responsibilities include:

- **Corporate strategy:** Define and approve the corporate strategy, the general guidelines for conducting the business, and the Company’s long-term objectives.
- **Supervising management:** Oversee the impact of operations on the Company’s financial, administrative, and legal position, and evaluate the performance of Senior Management.
- **Approving strategic operations:** Approve policies, appointments, and significant transactions, following the opinion of the corresponding committee.
- **Informing the Shareholders’ Assembly:** Present legal and financial information to the General Shareholders’ Meeting, in connection with the close of each fiscal year.
- **Monitoring risks:** Oversee the principal risks facing the Company and its controlled entities, based on information provided by the Chief Executive Officer, the Audit Committee, and the Comprehensive Risk Management Unit (UAIR).
- **Communication and disclosure:** Approve communication and disclosure policies in compliance with applicable regulatory requirements.
- **Corrective measures:** Direct the implementation of necessary corrective measures upon the detection of irregularities in order to strengthen the internal control system.

Committees of the Board of Directors

GRI 2-13, 2-18, 205-2, FS12

To ensure the proper fulfillment of its responsibilities, the Board of Directors is supported by specialized bodies that strengthen technical oversight, transparency, and internal control. These committees operate under clearly defined authorities and report periodically to the Board on their activities and findings.

Audit Committee

The Audit Committee assists the Board of Directors in overseeing the integrity of financial reporting, the effectiveness of the internal control system, and compliance with applicable regulations. It safeguards the independence and performance of the external auditors as well as the internal audit function.

As part of its responsibilities, the Committee contributes to the prevention and detection of improper conduct, including corruption risks and conflicts of interest, in addition to the strengthening of ethical practices throughout the organization.

Main responsibilities:

- **Financial Information:** Review and analyze the processes for preparing and presenting financial information, ensuring its reliability, timeliness, and transparency.
- **Internal control and financial risks:** Oversee the effectiveness of internal control systems and manage financial risks, including those associated with financial services.

- **Independent auditor:** Monitor their independence, performance, and results, and, where appropriate, authorize the engagement of additional services in accordance with applicable regulations.
- **Internal audit:** Evaluate the performance and scope of its activities, ensuring adequate independence and sufficient resources.
- **Control policies and mechanisms:** Review Grupo Elektra internal control policies, guidelines, and mechanisms, verifying their quality, integrity, and proper implementation.
- **Operations with related parties:** Review and monitor such transactions, ensuring market-based terms, transparency, and compliance with applicable regulations.

MEMBERS

Name	Positions
Ricardo Howard Phillips Greene	President / Independent Director
Miguel Irurita Tomasena	Independent Director

Corporate Practices Committee

The Corporate Practices Committee assists the Board of Directors in overseeing corporate management, particularly with respect to investments, the efficient use of resources, and the evaluation of Top Management performance. Its work contributes to strengthening financial discipline, transparency, and the proper stewardship of Company assets.

The Committee also issues recommendations and technical opinions that support the Board’s strategic decision-making, particularly regarding significant transactions and related-party transactions.

Main responsibilities:

- **Investment policies:** Review and evaluate their alignment with the corporate strategy and long-term objectives.
- **Use of assets:** Review the use and allocation of the Grupo Elektra assets, promoting an efficient and responsible management.
- **CAPEX budget:** Approve and oversee the execution of the annual capital investment budget, considering profitability, feasibility, and financial sustainability.
- **Top management performance:** Issue opinions that support the evaluation and strengthening of organizational leadership.
- **Significant operations:** Evaluate significant and related-party transactions, ensuring transparency, objectivity, and compliance with applicable regulations.

MEMBERS

Name	Position
Ricardo Howard Phillips Greene	President / Independent Director
Miguel Irurita Tomasena	Independent Director
Luis Jorge Echarte Fernández	Related Director

Integrity Committee

GRI 2-13, 205-2, 205-3

The Integrity Committee designs, structures, implements, and evaluates the Ethics, Integrity, and Compliance Program (PEIC) at Grupo Elektra. Its goal is to ensure that all business operations and relationships are conducted in keeping with principles of ethics, transparency, and compliance with all applicable regulations.

This Committee oversees the proper operation of the Integrity Program, as well as identifying, analyzing, and resolving any potential compliance breaches to ensure the implementation of corrective measures and sanctions where appropriate.

To strengthen the compliance system, the Committee is supported by an Anti-Corruption Compliance Officer, who is charged with overseeing the effective implementation of internal policies that prevent, detect, and mitigate corruption risks, as well as promoting sound corporate practices throughout the organization.

The Committee has three members appointed by the Shareholders’ Assembly and subsequently ratified or renewed. It operates with technical independence in the performance of its duties.

Primary duties:

- **Ethics and Integrity Program:** Design, implement, and continuously evaluate the program, ensuring it is updated in line with regulatory changes and best practices.
- **Grupo Elektra Conduct:** Verify that Grupo Elektra operations and business activities are conducted as per principles of ethics, integrity, and transparency.
- **Training:** Implement and oversee periodic anti-corruption, ethics, and compliance programs for executives and employees.
- **Claims:** Establish mechanisms for receiving, investigating, and resolving reports related to potential violations of the Integrity Program, and ensuring confidentiality and protection against retaliation.
- **Sanctions:** Determine and impose appropriate sanctions for confirmed violations, in accordance with internal policies and applicable legislation.

MEMBERS

Name	Position
Javier Arturo Ferrer Báez	Member
Alberto Javier Bringas Gómez	Member
Valentina de la Cruz Moncada Chávez	Member

Top Management Team

Our management team has extensive experience across the various areas of our businesses. Their strategic vision and leadership have enabled the achievement of Grupo Elektra goals and objectives, and foster a culture of cooperation that values diversity of thought and promotes the growth of every team member.

The selection and evaluation of both the Chief Executive Officer and his senior executives are the responsibility of the Board of Directors, consistent with its strategic oversight role.

↓ Click here for the list of the Top Management team members



Remuneration

Grupo Elektra Board members receive compensation for their attendance at meetings, which is approved by the Shareholders' Assembly. The Corporate Practices Committee is responsible for determining the compensation for Top Management team members, including the variable component linked to performance, operating results, improvements in financial stability, and the accomplishment of strategic objectives.

In 2025, Grupo Elektra set aside approximately \$4.444 billion pesos for the remuneration of Top Management members and Board Directors, considering services rendered and achievements reached during the year's operations.

↓ Click here to learn more of **Corporate Governance** at Grupo Elektra

Risk Management

GRI FS1, FS2, FS9, 2-16

Grupo Elektra operates within a dynamic, economic, and regulatory environment. Risk management is a strategic pillar for safeguarding business stability, optimizing decision-making, and ensuring long-term value creation.

We continuously work to identify, assess, and mitigate economic, social, environmental, and governance risks that could affect our operations and financial performance. To this end, there is a comprehensive risk management framework that is backed by policies, processes, and control mechanisms, enabling us to anticipate adverse scenarios and respond in a timely manner.

Our risk management structure is supported by the Comprehensive Risk Management Unit (UAIR) and the Risk Committee, which work in coordination with various business units to identify, assess, and strengthen controls that mitigate operational and strategic risks.



Role of the Board of Directors in Risk Management

The Board establishes overall guidelines to manage Grupo Elektra risk, and it supervises their implementation, in coordination with Internal Audit and the Audit Committee. These bodies oversee compliance with the Risk Management System, as well as the policies, objectives, and procedures related to comprehensive risk management.

Principal Risks

Among the risks that could affect our operations are:

- **Issuing of New Regulations and Reforms**
Our business, its operations, and financial performance may be impacted by the mandatory implementation of new regulations or changes to the legal framework.
- **Market Competitiveness**
The dynamics of the retail and financial sectors, driven by globalization, technological advancement, and the growth of e-commerce, increase competition both from specialty chains and domestic and international digital platforms.
- **Overall Economic and Financial Risks**
Factors such as economic recessions, increased regulation in the financial and industrial sectors, geopolitical tensions, corporate or individual debt defaults, fluctuations in exchange rates, and changes in the value or liquidity of Banco Azteca's investment portfolio may have adverse effects on Grupo Elektra's performance.

• Three-Pronged Lines of Defense

Risk management is supported by a three-lines-of-defense model that ensures appropriate controls at every stage of the process.

1st Line of Defense: Business Area

- Implementation of preventive measures and risk mitigation strategies
- Assistance in detecting and evaluating risks in all retail, operational, and support activities

2nd Line of Defense: Areas Responsible for Control and Management

- These are separate from Company operational areas, and they oversee measuring, tracking, and controlling risks.
- Preparing response mechanisms for risks and monitoring the evolution of said risks
- Supervising compliance with outside regulations, and promoting the development and application of risks

3rd Line of Defense: Internal Audit

- Reviewing the quality and efficiency of the internal control system, and the performance of the other lines of defense.
- Identifying non-compliance, remedy plans, and any sanctions that may be necessary

OVERALL RISK FRAMEWORK

The risks faced by Grupo Elektra are grouped into three fields that reflect the diverse nature of the business: regulatory and compliance; competition and market; and macroeconomic and the environment. Each field is managed by a specific series of policies, controls, and contingency plans, which are articulated through the three-lines-of-defense model described above. The following two sections describe corporate-level risks, and specific risks pertaining to the retail business.



› Risks Relative to Grupo Elektra

Corporate-level risks may significantly affect growth, performance and the financial stability of the Company; they stem from internal operation factors such as outside conditions prevalent in economic, regulatory, and competitive settings.

- **Regulatory Framework and New Legislation:** Changes in the regulatory framework and the enactment of new laws or reforms could affect the development of the business, operating results, and the Group's financial condition. Significant examples include changes to regulations governing money transfer services, which could impose additional restrictions and adversely impact operations, financial performance, or Grupo Elektra's financial position.

- **Market Competitiveness:** The increasing competitiveness of the markets in which we operate –driven by globalization, technological advancement, and fragmentation of the retail sector– has intensified competitive pressures across various product categories, while the entry of new players and domestic and international digital platforms further heightens this risk. In addition, the liquidity and profitability of our financial operations could potentially be affected by changes in trade policies, import controls, tariff measures, and future government regulations affecting interest rates or banking fees.

- **Supply Chain and Raw Materials:** Disruptions in the supply chain or increases in the cost of raw materials and procurement could adversely affect Grupo Elektra's results, given its reliance on suppliers to ensure the timely availability of merchandise.

- **Macroeconomic Factors in International Markets:** In the countries where we operate, Grupo Elektra's operating performance and financial stability could be adversely affected by exchange rate fluctuations, foreign exchange controls, increases in interest rates, inflation, changes in legal and tax frameworks, as well as shifts in consumer behavior and spending patterns.

Mitigation Approach for Grupo Elektra

To face these challenges, Grupo Elektra maintains a continuous risk monitoring and assessment process that enables anticipating adverse scenarios and strengthening the resilience of our operations. Coordination among the Comprehensive Risk Management Unit (UAIR), the Risk Committee, and various business units translates into controls, policies, and monitoring mechanisms designed to mitigate potential impacts and ensure business continuity.

› Commercial Business Risks

Risks for the retail business are primarily concentrated in logistics operations and the effective distribution of products throughout our store network. The efficiency of these processes is dependent on the proper operation of our distribution centers in Mexico

and in the countries where we operate, which constitute a key infrastructure for ensuring the timely availability of merchandise and the proper supply for our stores.

- **Infrastructure and Logistics Expansion:** Business growth requires expansion, modernization, and, where appropriate, the development of new distribution centers to support growth and enhance logistics coverage. The speed at which these investments are executed directly affects our service capacity for the network of Elektra units.
- **Technology and Management Systems:** Operational failures or limitations may arise in the updating and optimization of technological infrastructure, particularly in information management systems and the software that supports supply chain management.
- **Delivery Continuity:** Disruptions in delivery processes may affect product availability in stores. These may range from operational incidents at Hubs and delivery centers, to delays in last-mile distribution.
- **Climate Conditions and Natural Disasters:** Extreme weather events or natural disasters may disrupt supply, inventory receipt, and merchandise distribution, particularly in regions with vulnerable infrastructure or during peak demand periods.



Mitigation Approach for Retail Businesses

To mitigate these risks, we continuously work to strengthen our logistics and technological infrastructure, as well as optimize distribution and supply processes. Ongoing monitoring of our operations, the modernization of distribution centers, and the implementation of supply chain management systems are aimed at ensuring operational continuity and the timely availability of products in our stores. Additionally, the Company has contingency plans in place that enable a rapid response to operational disruptions or external events that may affect our logistics activities.

› Financial Business Risks

Proactive risk management within the financial business is a fundamental component that ensures the stability and continuity of financial operations. Institutional performance is subject to various external and internal factors that may influence profitability and operational flexibility.

The principal identified risks are described below:

- **Regulatory Environment:** Banking is subject to strict regulations and comprehensive oversight by various Mexican authorities (including the National Banking and Securities Commission (CNBV), the Bank of Mexico (Banxico), and the Secretariat of Finance and Public Credit (SHCP)), which have full authority to impose sanctions, restrict operations, require additional capital, or even revoke licenses.
- **Changes to Legal Framework:** There is the risk that changes in banking laws and regulations may impose limits on interest rates, reduce operational flexibility, or adversely affect profitability and financial income.
- **Market Competitiveness:** Banking institutions face constant competitive pressure from both domestic and international financial bodies, which could affect loan origination volumes and the ability to attract savings deposits.
- **Funding and Liquidity Risks:** Since funding is derived primarily from traditional deposit acceptance activities, there is the risk that significant withdrawals of funds (deposit runs) could occur, adversely affecting financial stability.
- **Strategic Interdependence:** Due to the close relationship between bank financing and the sales generated by Grupo Elektra's retail stores, any restrictions on the Bank's ability to extend credit would directly affect the operating results of the retail business.
- **Political and Ownership Risks:** The possibility of nationalization or expropriation by the government is also considered, as well as uncertainty regarding the compensation that shareholders would receive under such a scenario.



Ethics and Integrity

Ethics and integrity are fundamental principles that underpin the trust in the relationships we maintain with employees, customers, suppliers, shareholders, and society at large.

Grupo Elektra always acts with responsibility and transparency in order to drive an organizational culture based on respect, honesty, and accountability.

The embodiment of, and adherence to, our values is reflected through specific qualities and behaviors that guide professional conduct. These standards ensure that every member of the organization acts in accordance with the same principles of integrity and responsibility.

VALUES

- **Honesty:**
We are honest and consistent in what we feel, think, say, and do.
- **Loyalty to the Company:**
We are loyal to the organization, its values, and the people who are part of it. We always safeguard Company interests and stand together during the good times and challenges as well.

Qualities / behaviors

- **Passion for the customer**
The customer is at the center of everything we do. We understand, meet, and exceed their expectations, create memorable experiences that encourage them to return, repurchase, and recommend us, and build long-term relationships that improve their lives and communities.

- **Teamwork**
We work together to achieve shared goals through complementary teams, incorporating diverse perspectives, experiences, and insights to maximize results. This includes listening to and respecting the opinions of others.
- **Continuous Improvement**
We think critically and continuously evaluate what we do in order to innovate. We prepare for an environment of constant change and transformation, learn from our mistakes, and anticipate challenges so we can adapt, avoid stagnation, and continue progressing.
- **Impeccable Execution**
We strive to be the best at what we do by doing it right, doing what is correct, and doing it quickly the first time around. We deliver results with excellence, passion, energy, and attention to detail.
- **Mutual Respect and Trust**
Mutual trust exists when everyone shares a common interest. Respect means being tolerant and open to listening to the opinions of others, even when we do not agree with them. It involves a willingness to learn, while also recognizing those who have the capability and expertise to lead, ensuring the achievement of shared goals.

To put this commitment into practice, we maintain a comprehensive compliance framework that includes internal policies, codes of conduct, and formal reporting channels. These mechanisms are designed to ensure adherence to applicable regulations and corporate best practices, enabling us to strengthen the prevention, detection, and response to misconduct, while reaffirming our commitment to the highest standards of business ethics and integrity.





Code of Ethics and Conduct

GRI 2-27

Our Code of Ethics and Conduct underscores our firm commitment to the principles and values that guide our actions: honesty, loyalty, execution, trust, collaboration, and respect. This document establishes the guidelines governing the expected conduct of all individuals within the organization, as well as our relationships with customers, suppliers, investors, and other stakeholders.

Through this Code, we promote a corporate culture founded on transparency, integrity, and accountability, ensuring that decisions and operations are conducted responsibly and in compliance with applicable regulations.

Specific Provisions

The Code includes specific provisions across seven areas that define the expected standards of conduct in day-to-day operations at Grupo Elektra:

- **Prevention of corruption and bribery:** Any form of corruption, whether direct or indirect, is strictly prohibited. No employee may solicit, accept, promise, or offer bribes, kickbacks, or any other improper payments or benefits to individuals, companies, or domestic or foreign authorities. This includes money, gifts, travel, favors, services, or any other undue benefit intended to obtain or retain business or secure an improper advantage.
- **Non-discrimination and respect for human rights:** We promote a culture of respect for human rights and maintain zero tolerance for discrimination. Workplace harassment, child or forced labor, human trafficking, sexual exploitation, and any conduct that violates human dignity are strictly forbidden. Any act of aggression or threat must be reported immediately and confirmed cases will be subject to disciplinary action.
- **Confidentiality and data security:** The confidential information of the Company, its subsidiaries, customers, and suppliers is safeguarded. All non-public information is considered confidential and may only be used for authorized business purposes. Its disclosure or use for personal gain or for the benefit of third parties is strictly prohibited, even after the employment relationship has ended.
- **Identifying and managing conflicts of interest:** Decisions are always to be made in the best interests of the Company, free from personal, family, or business influences. Any actual or potential conflict of interest must be disclosed immediately, and the individual involved must refrain from participating in related decisions. Failure to report such conflicts constitutes a serious violation.

//A risk analysis was conducted by the Ethics Committee in 2025, in addition to initiating an update of policies and manuals, for approval in 2026.

- **Prevention of anticompetitive practices:** Our business affairs take place in accordance with the principles of fair competition. We neither engage in agreements or practices that restrict free competition, nor do we exchange strategic information with competitors.
- **Money-laundering prevention:** Compliance with all applicable laws and regulations related to the prevention of money laundering and terrorist financing are strictly enforced. Any act that involves or facilitates transactions with illicitly-sourced funds is strictly forbidden.
- **Environmental protection and occupational health and safety:** We act with environmental responsibility, promote the efficient use of resources, and maintain safe working environments. Occupational health and safety are an essential part of the Company culture.
- **Reporting mechanisms and protection against reprisals:** We ensure that no individual will be subject to reprisals for reporting a potential violation in good faith. All reports are investigated impartially, and where appropriate, the corresponding disciplinary measures are applied.

Through this internal regulatory framework, we reaffirm our commitment to regulatory compliance and to the adoption of national and international best practices in business ethics and integrity.

↓ Click here to learn more about the **Code of Ethics and Conduct**

Anticorruption

GRI 3-3, 2-24, 2-27, 205-3, 206-1

Consistent with our commitment to ethics and transparency, our policies and internal controls support and enforce the principles established in our Code of Ethics and Conduct. Through this governance framework, there are clear guidelines to prevent, identify, and address risks related to corruption, conflicts of interest, and practices that undermine fair competition.

Our Anti-Corruption and Integrity Policy expressly prohibits bribery and facilitation payments of any type whatsoever. It establishes specific criteria for managing conflicts of interest, as well as guidelines governing hospitality, travel and expense reimbursements, entertainment, and the exchange of gifts or gratuities, to prevent undue influence in decision-making processes.

The policy also promotes responsible business practices, ensuring that operations are conducted in accordance with the principles of fair competition and in strict compliance with the applicable laws and regulations in each location where we operate.

As part of our compliance system, we maintain mechanisms for reporting potential violations, investigating identified cases, and applying the corresponding sanctions as per internal policies and the applicable legal framework. These measures reinforce a culture of prevention and zero tolerance for misconduct.

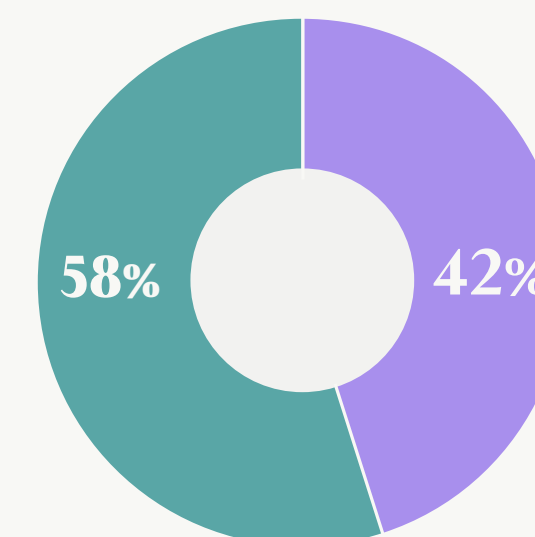
All personnel and third parties with whom Grupo Elektra maintains business relationships are committed to acting under the principle of “Zero Tolerance for Bribery and Corruption,” strengthening integrity in every decision and operation we undertake.

//We strengthen corporate integrity through ethics and Anti-Money Laundering (AML) training programs, having provided **training for 100% of new employees** and 60% of active personnel.

//**Zero cases** of corruption reported in 2025

//A **culture of integrity and transparency** is maintained, reaffirming our commitment to Zero Tolerance for any unlawful act within our operations.

//We promote a culture of compliance across the entire organization: **58% men and 42% women** received specialized training in Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF).



Prevention of Money-Laundering Financing of Terrorism (AML / FT)

GRI 3-3, 205-1, 205-2, 205-3

Grupo Elektra reaffirms its commitment to strict compliance with legal provisions and regulations related to the prevention and detection of transactions involving illicitly sourced funds (money laundering) and the financing of terrorism. Under the Policy for the Prevention, Detection, and Reporting of Transactions Involving Illicit Funds and Terrorist Financing, which is available to all employees through the SocioPro¹ portal, any participation in, or facilitation of, activities that constitute financial crimes is strictly prohibited.

The Anti-Money Laundering Policy establishes measures and controls are designed to mitigate related risks and strengthen the Ethics, Integrity, and Compliance Program. Its enforcement is mandatory for all Company personnel, including its executives and representatives who act on behalf or in benefit of Grupo Elektra.

In the case of Banco Azteca, members of the Communication and Control Committee and the Audit Committee are informed of and understand all policies and procedures regarding MLP and the Prevention of Financing of Terrorism.

1. SocioPro: This is an internal platform that hosts the Company's repository of internal policies. It is a system or portal where all documents relating to policies, protocols and manuals that are essential to the operation of the Group's business units are stored and managed.

Operational Management and Risk Mitigation

All transactions carried out by our customers and users are subject to Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF) assessments. To ensure the effective identification and mitigation of risks, we employ specialized tools such as the AML/CTF System, the Customer Risk Model, and the Risk-Based Approach Methodology (RBA)².

Under the Risk-Based Approach (RBA), significant risks are identified and managed through the assessment of four key factors:

- **Customers and users:** Nationality is deemed a critical indicator for ML and TF risks.
- **Products and services:** The type of product is a determining factor in exposure to ML and TF.
- **Transactions:** The type of transaction in TF and the monetary instrument in ML are of great importance; in terms of the channel, both indicators are relevant for ML/TF.
- **Geographic area:** The branch where the account is opened for TF and the destined country for ML take on added importance.

These elements enable the targeting of controls and mitigation measures according to the level of risk exposure.

//The Risk-Based Approach (RBA) methodology allows us to allocate monitoring resources efficiently, **prioritizing the factors with the highest exposure in real time.**

Fair competition

As part of our ethical practices, Grupo Elektra operates in line with the principles of antitrust and legality in all markets where we are present. Any agreement or conduct intended to restrict, limit, or distort competition is strictly prohibited, as is the exchange of sensitive and strategic information with competitors.

All interactions with other market participants are based on integrity and in compliance with applicable regulations and the Antitrust Policy enforced in Grupo Elektra, always safeguarding the reputation and values of the Company.

Fraud Prevention

GRI 3-3, 205-2, FN-CF-230A.2

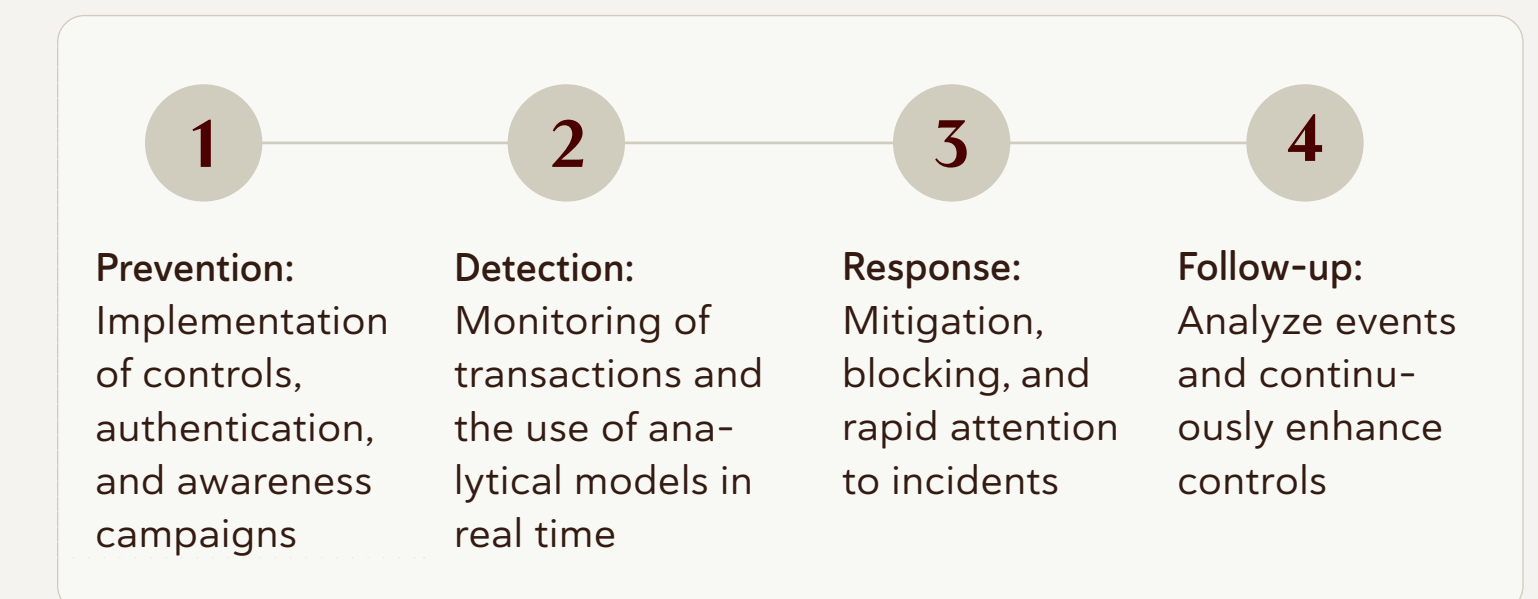
The prevention of internal fraud is a priority for safeguarding the integrity, assets, and reputation of Grupo Elektra. Under the Ethics, Integrity, and Compliance Program (PEIC), we have an Internal Fraud Prevention Policy that establishes guidelines for identifying, reporting, and mitigating fraudulent conduct.

This approach is closely followed through internal controls, periodic audits, and secure and confidential reporting channels, thereby promoting a culture of accountability and ethics at all levels. The risk-based approach is used to reinforce areas with higher exposure, and to enable timely detection and an effective response to potential incidents.

In the case of Banco Azteca, regulatory compliance is accomplished through the implementation of controls, procedures, and policies aimed at preventing any act that may be considered fraudulent. The model is based on the 2025-2026 Fraud Prevention Management Plan, submitted to the authorities; it incorporates indicators, controls, and monitoring mechanisms designed to identify risk behaviors, analyze cases of fraud, and establish timely corrective measures.

Comprehensive Prevention Approach

The strategy encompasses the entire fraud management cycle:



2. Customer Risk Model and RBA Methodology: Both tools are crucial for managing risks in different industries, especially the financial sector and in the Prevention of Money Laundering and the financing of Terrorism.





Customer Service (Fraud)

There are procedures available for customers to request clarifications for possible cases of fraud. They are available both in branches as well as on digital channels, with special consideration given to vulnerable groups. The step-by-step process for requesting clarifications is outlined on pedestal sign holders at branches in the section for Claims and Clarifications, and on the website:

<https://www.bancoazteca.com.mx/ayuda/aclaraciones.html>.

Conflicts of Interest

GRI 2-15

The proper management of conflicts of interest is essential for preserving operational integrity and the trust of stakeholders. As established in the Code of Ethics and Conduct, and the PEIC Anti-Corruption Policy, all individuals within Grupo Elektra must use the established channels and disclose any situation involving a conflict of interest through the established channels.

To ensure proper identification and management, related-party transactions are monitored through the Transfer Pricing Committee and the Related-Party Transactions Policy, approved by the Board of Directors, and which establishes the restrictions and authorization processes to be followed to ensure transparent transactions.

Banco Azteca

At Banco Azteca, management is reinforced through the application of the policies, the Institutional Conflicts of Interest Manual, and specific guidelines on credit products for both customers and employees.

In addition, Banco Azteca has policies and procedures in place that endeavor to prevent, identify, and manage potential conflicts of interest between the institution and its customers. As part of our internal controls, this framework is reinforced through the segregation of duties, ongoing employee training, disclosure of potential conflicts by employees and executives, supervision and audit mechanisms that boost transparency, and the protection of confidential information.

Assessment of the Effectiveness of the Internal Control Mechanism

The effectiveness of internal control policies and procedures is assessed through a continuous process coordinated between the business areas and the Process Analysis and Design Department, which is responsible for designing, documenting, and disseminating policies aligned with the institution's mission, vision, and values, for both operational and administrative areas. Policies are subject to approval by the Audit Committee and by the Board of Directors, where applicable; they remain available for consultation by all personnel.

The evaluation is conducted through periodic reviews and compliance testing. The methodology is updated at least every 12 months, or sooner in the event of significant changes such as the launching of new products, the incorporation of new technologies, or updates to risk assessments. Internal Audit performs regular evaluations to verify proper compliance with policies and to reinforce continuous improvement.

Equal Treatment for all Customers

In keeping with the Code of Conduct, fair, impartial, and transparent treatment of all customers is mandatory, avoiding practices such as tied selling of products or services. We are committed to providing clear and verifiable information regarding the characteristics, risks, and costs of our financial solutions, prioritizing those that address the real needs of each customer, especially within the most vulnerable segments.

PEIC (Ethics, Integrity, and Compliance Program)

GRI 3-3, 2-15, 2-23, 205-1, 205-2, 205-3

To reinforce transparency and ensure that the very best ethical practices are adopted, Grupo Elektra has an Ethics, Integrity, and Compliance Program (PEIC), which serves as a self-regulating system designed to continuously supervise, control, and optimize our operations, thereby guaranteeing regulatory compliance both nationally and abroad.

The PEIC promotes responsible conduct and ethical standards in key areas: prevention of bribery and corruption, respect for human rights, free enterprise, personal data protection, and fraud prevention.

Our institutional commitment is grounded in the “Zero Tolerance for Bribery and Corruption” policy, mandatory for personnel at all levels and all stakeholders with whom we maintain relationships. Each employee is required to act in keeping with PEIC provisions and ensure that all decisions and activities are aligned with the ethical values endorsed by the Company.

//**100%** of new personnel and **60%** of active employees **received training** during 2025

The PEIC integrates guidelines and strategic pillars established under various policies that require proper implementation:

- Human Rights
- Anticorruption and Integrity
- Prevention of Internal Fraud
- Fair Competition
- Personal Data Protection
- Relationships with Third Parties
- Due Diligence
- Conflicts of Interest

These policies establish clear standards of conduct, as well as concrete measures to prevent risks and promote an ethical and responsible corporate environment.

For additional guidance regarding the PEIC, as well as to submit complaints or reports, please use the following:

- › **email address:**
peic.integridad@elektra.com.mx
- › **Telephone:**
(52) 55 1720 7000

↓ Click here to learn more about the Ethics, Integrity, and Compliance Program (PEIC)

Whistleblower System

GRI 2-26 SASB FN-AC-510A.2, FN-CB-510A.2

Whistleblower reporting systems are an essential element in our culture of ethics, transparency, and compliance within the organization. Through mechanisms such as Honestel, Honestel PEIC, and the Gender Unit, we are able to achieve timely detection of potential misconduct, operational risks, and regulatory non-compliance, and thereby apply the corrective actions that each case requires.

These channels provide employees and stakeholders with a safe, confidential, and professional way to report dubious situations. They instill internal and external trust, protect our corporate reputation, and promote a workplace with integrity, consistent with our commitment to business ethics and the continuous improvement of governance practices.

Honestel

Honestel is our main channel for anonymous reporting, through which employees, suppliers, business allies, and others can report irregularities that threaten physical and/or emotional well-being. This strategic tool ensures compliance with our Regulatory framework and promotes an ethical and transparent workplace. As a result, over 83% of our employees have adopted this commitment, thus reinforcing our culture of integrity.



//**52,718** received information on the **Honestel** regulatory framework. We guarantee that our workforce remains informed and applies our ethical standards.

Protocol for Handling Complaints

We have a structured process for handling complaints, encompassing the receiving, classification, investigation, and closure of each one, making sure we prioritize those situations having the greatest impact. The model guarantees:

- **Impartiality:** All complaints are investigated by the Integrity Committee, with complete impartiality.
- **Confidentiality:** Strict confidentiality of the complainant is guaranteed, free of any reprisals, intimidation, and any type of retaliation.
- **Legal Compliance:** We assume the responsibility of reporting to the proper authorities, any non-compliance with applicable laws and regulations, as well as violations to our Code of Ethics.

Sanctions and Corrective Measures

Non-compliance with the policies results in sanctions determined by the Integrity Committee's Sanctions Catalog, which may include warnings, formal disciplinary records, or termination of employment or contractual relationship, depending on the severity of the violation.

Channels for Submitting Complaints

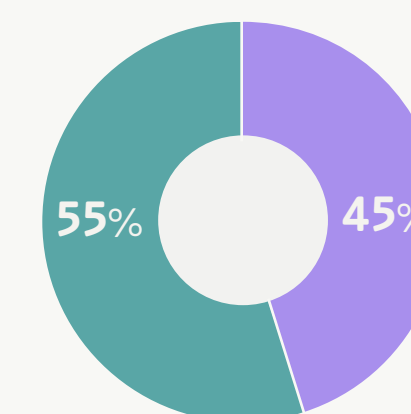
To facilitate the reporting of any irregularity, the following official mechanisms are available for our employees and stakeholders:

- › **Website:**
www.honestel.com.mx
- › **Mobile App:**
<https://portalsocio.gs/denunciahonestel/denuncia.html?origen=movil.gs>
- › **Zeus App:**
¿Cómo me siento? >Honestel (How do I feel?)
- › **Email:**
honestel@gruposalinas.com
- › **Internal Portals:**
<https://portal.socio.gs/html/PC/gs/2023/Honestel/index.html>



Training

Annual training and refresher programs on regulations, compliance requirements, and operational processes are implemented to ensure that employees are fully aware of their responsibilities.



//Training in the Honestel Regulatory Framework: **52,718 employees** (55% men and 45% women)

Under this integrity framework, every member of the organization is required to report any anomaly or misconduct of which they become aware. The system allows for both anonymous and identified reporting, while always ensuring the protection of whistleblowers, protecting against retaliation and/or any form of harassment.

1,994 reports

were received in 2025 in Grupo Elektra:



↓ Learn more in the Sustainable Performance Appendix

Honestel PEIC

To ensure the proper implementation of the PEIC, we have Honestel PEIC, a specialized reporting hotline to receive and follow up on reports related to potential acts of corruption and conflicts of interest.

Through a due diligence protocol based on objectivity and integrity, all reports received through this channel are investigated by the Compliance Director. The findings are presented to the Integrity Committee, which is responsible for evaluating the results and determining the appropriate corrective actions or sanctions, thus ensuring transparency and adherence to ethical principles throughout the Company.

The following are means available to file claims:

- › **Website:**
www.honestel.com.mx/PEIC/LandingPage/Default
- › **Email:**
honestel@gruposalinas.com.mx
- › **Telephone:**
(52) 55 9225 2797

Gender Unit (Unidad de Género)

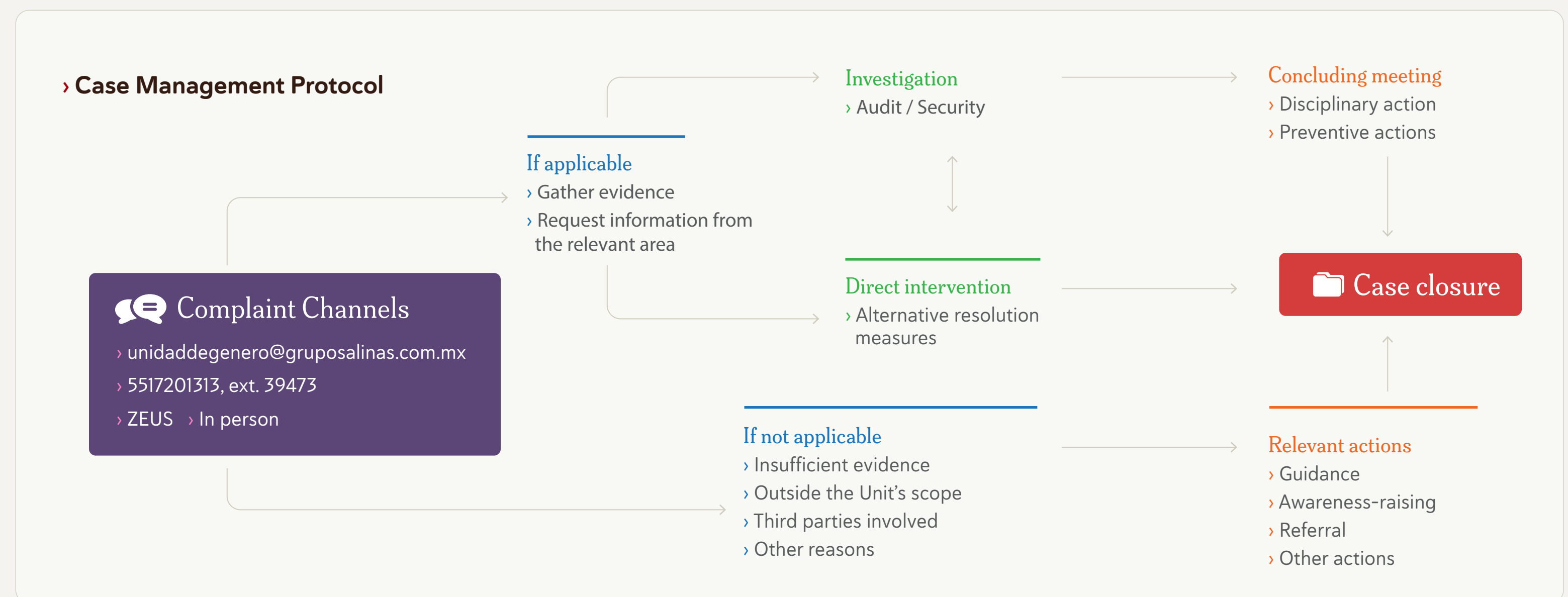
The Gender Unit is responsible for analyzing and addressing complaints related to harassment, sexual violence, or gender-based violence. Its role is to ensure a safe and respectful environment for all members of the Company.

Reports may be submitted through various channels to ensure accessibility, including email, telephone, the Zeus mobile application, the Honestel platform, the internal portal, or in person. Based on the assessment of each case, it is determined whether the matter should proceed through a formal investigation, be addressed directly by the Gender Unit, or be deemed not actionable. Case resolutions are carried out in coordination among the Gender Unit, the investigative team, Human Capital personnel, and the business area where the events occurred.

Processing Times

The average duration of the process, from the receipt of a complaint to the implementation of the corresponding measures, is 94 calendar days. This period ensures a thorough review, due diligence throughout the investigation, and effective communication of the findings and case resolution.

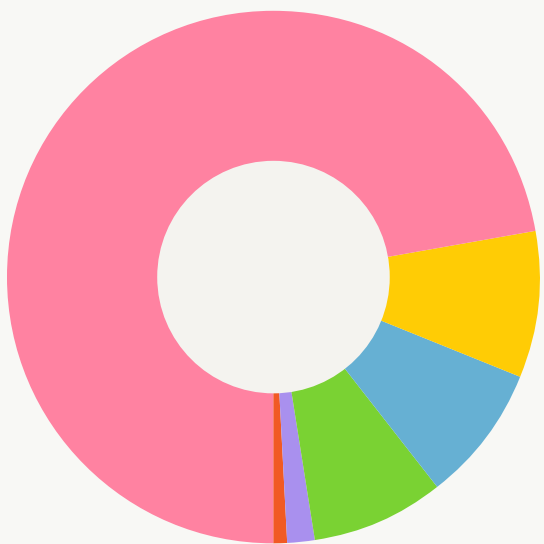
Process Stage	Calendar Days
Complaint received and referral for investigation	13
Investigated and results delivered	38
Results delivered and meeting for conclusions	16
Final meeting and case closure	27



In 2025, the Gender Unit was consolidated as a strategic body to prevent, respond to, and eradicate sexual harassment and gender-based violence across all Company workplaces. Its strategy is founded on three pillars designed to mitigate sexual harassment and workplace violence.

PILLAR 1 - Prevention

We conducted awareness-raising sessions –whether in person, virtual, or self-taught– targeted at employees across all business units of Grupo Elektra, including Honduras and Panama.



There were 142 sessions held in the year, covering the following topics:

- 97 · Sexual harassment
- 12 · Gender violence
- 11 · The best football player
- 11 · Violence-free training
- 2 · Olimpia law
- 1 · Richness

To measure the impact of our training initiatives, satisfaction surveys were implemented. The results obtained:

- Scope: **2,044 anonymous replies**
- Satisfaction indicator: **9.7 of every 10 persons** attended an additional workshop offered by the **Gender Unit**

› Impact by country

Country	Scope (employees)	Number of Sessions	Training Hours
México	5,380	142	248
Honduras	633	10	20
Panamá	96	4	8
Total	6,109	156	276

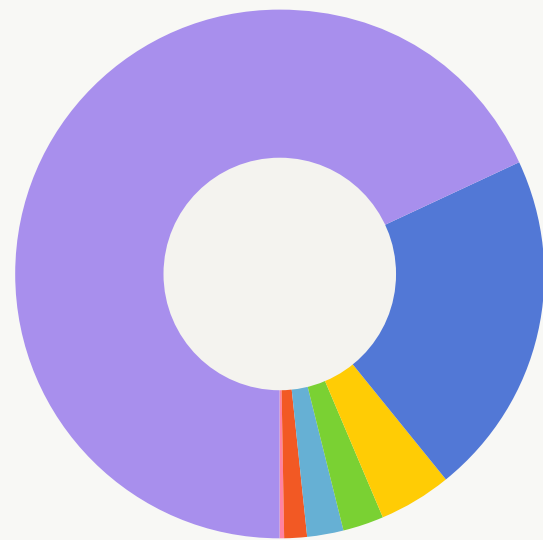
As part of the continuous improvement process, the Gender Unit updated the “Zero Tolerance for Sexual Harassment” workshop in 2025 to include content on gender-based violence and launched a new awareness workshop entitled “The World In Which We Live.”

PILLAR 2: Attention

During 2025, the Gender Unit received a total of 1,096 complaints through the following channels:

Channel	2025 Complaints	Total percentage
Email	748	68.2%
Honestel	230	21%
Zeus	48	4.4%
Telephone	28	2.6%
In person	24	2.2%
WhatsApp	15	1.4%
PEG Diagnostics	3	0.3%
Total	1,096	100.0%

During 2025, the Gender Unit received a total of **1,096 complaints** through the following channels:



- 748 · Email
- 230 · Honestel
- 48 · Zeus
- 15 · WhatsApp
- 24 · In person
- 28 · Telephone
- 3 · PEG Diagnostics

PILLAR 3: Communication

Ongoing internal campaigns designed and implemented to strengthen a culture of integrity and promote safe workplace environments. In 2025, the Gender Unit carried out several campaigns focused on the following topics:

- Honduran Women’s Day
- “Checkmating Gender” Podcast (2nd season)
- International Women’s Day
- No Means No
- Consent
- Acting Against Harassment
- Rise in Flight
- Celebrating With Responsibility

Communication Channels: Cuéntanos and Ideas

GRI 2-26

Cuéntanos

Cuéntanos (Tell Us) is an internal communication channel whose goal is to allow all employees to voice their dreams, concerns, passions, and experiences. The program reinforces a sense of belonging, and emotional ties that favor personal, occupational, and family development.

There is a structured process for receiving, clarifying, and attending to cases received from employees, through the following means:

› **Cuéntanos mailbox:**

Available in branches and workcenters

› **Internal Channels:**

Corporate Portal, Portal by Geography, and direct links

› **Chat Zeus:**

Grupo Elektra Mobile App

› **Email:**

bienestar@elektra.com.mx

// **9,379 cases handled** in 2025

The process is documented in the Cuéntanos Policy, available on the Socio Pro platform. Cuéntanos guarantees a response and notifies users on the status of their cases, via email, a message on Chat Zeus, or via telephone.

Ideas GS

Ideas GS is a channel through which employees may submit proposals to optimize or improve our products, processes, or services. These initiatives are translated into tangible improvements to Grupo Elektra offerings and the processes of each business unit. We work alongside our employees to transform their creativity into solutions that create value.



Human Rights

GRI 2-23, 2-24, 2-25

Grupo Elektra deems respect for, and the promotion of, human rights a fundamental principle that guides all our operations and relationships. We continuously foster an organizational culture based on dignity, equality, and respect, aligned with domestic legislation and international human rights standards.

Any practice that undermines the dignity or integrity of individuals is not tolerated. Conduct such as discrimination, workplace harassment, child labor, forced labor, human trafficking, sexual exploitation, or any other form of abuse or violence is strictly prohibited.

Any physical or verbal action that involves aggression, threats, or harm to an individual's integrity must be reported immediately through Grupo Elektra's internal reporting mechanisms and is subject to investigation and disciplinary action in accordance with applicable policies and legal requirements.

Grupo Elektra actions are guided by the values of integrity, trust, and loyalty, with full recognition of the inherent worth of every individual. We categorically reject any conduct based on prejudice related to race, religion, ethnic origin, sex, age, socioeconomic status, marital status, sexual orientation, political affiliation, nationality, health condition, disability, or any other characteristic protected by law.

Diversity and inclusion are actively promoted, convinced that the respect for differences strengthens our organizational culture and contributes to harmonious coexistence, both within the Company and in society.

International framework

We reaffirm our commitment to preventing, mitigating, and, where appropriate, remediating any adverse human rights impacts arising from our activities. In this regard, the principles established in the following instruments are supported:

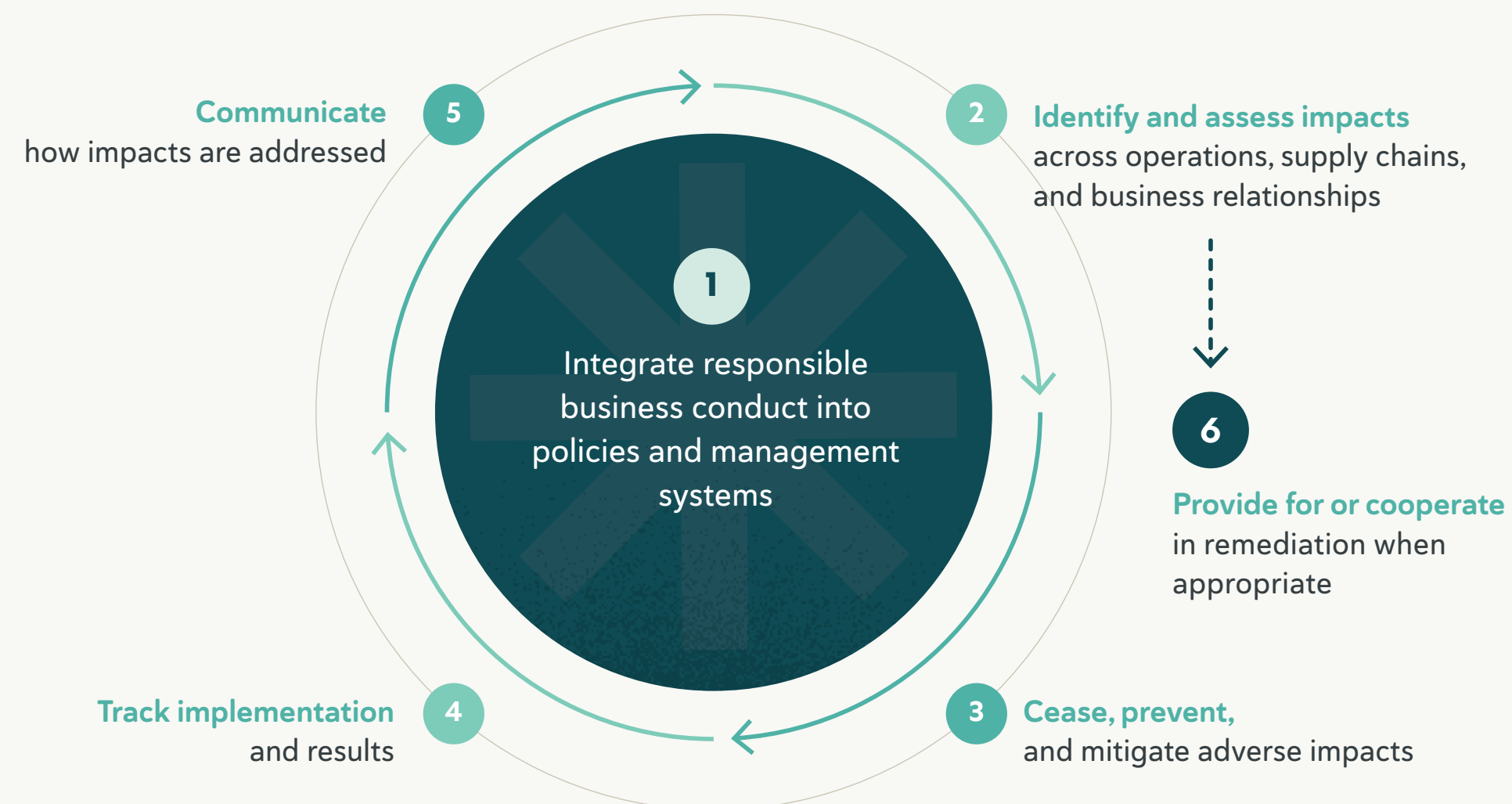
- Universal Declaration of Human Rights
- International Covenant on Civil and Political Rights
- International Covenant on Economic, Social, and Cultural Rights
- ILO Declaration on Fundamental Labor Rights and Principles

Respecting and protecting human rights are a permanent responsibility that we assume and promote every day at Grupo Elektra

Due Diligence Process

The Human Rights Due Diligence process is based on the guidelines established by the OECD (Organization for Economic Cooperation and Development) guidelines which aim to ensure an ethical and responsible approach. The monitoring of sanctions is carried out according to the subject matter involved, either through Honestel or the Gender Unit.

Due Diligence Process



1. Incorporating responsible conduct in the Company, regarding management policies and systems

Grupo Elektra's commitment is present in the codes and certifications that guide Company actions:

- PEIC
- Grupo Elektra Code of Ethics and Conduct
- Grupo Elektra Human Rights Policy
- Policy on Inclusion and Non-Discrimination
- Integrity Policy for Hiring Personnel
- Communication regarding the Code of Ethics and Conduct for the Supply Chain
- NMX-R-025- SCFI-2015 Certification in Labor Equality and Non-Discrimination
- Integrity Committee



2. Identifying and assessing negative impacts

Impacts are identified in operations, the supply chain, and business relationships through the following mechanisms:

- Honestel Platform for filing claims
- Cuéntanos channel
- In writing to the Integrity Committee
- Protocol for handling complaints from the Gender Unit
- Protocols for monitoring, investigating, handling, and applying sanctions by the Integrity Committee, for violations to the Code of Ethics and Values
- Evaluation of legal, financial, and socioeconomic matters by the Procurement Center and the Circle of Suppliers Program, who together with Honestel enables us to identify Human Rights-related risks
- Annual Integrity Questionnaire, which includes suppliers and business allies

3. Detaining, preventing and/or mitigating negative impacts

Grupo Elektra has two communication and reporting mechanisms to impede and/or halt negative impacts:

- **Honestel:** The primary channel for making anonymous reports so employees, suppliers, business allies and anyone else may report anomalies that affect physical or emotional safety
- **Gender Unit:** The body in charge of preventing and handling cases of gender-related sexual harassment and workplace violence

The primary risks related to Human Rights:

- Health and wellness risks of our employees and strategic allies
- Life and safety risks for our employees and for our value chain
- Gender-related violence and sexual harassment on the job

4. Following through on the implementation of results

Implementation is monitored through the Integrity Committee, which tracks the various initiatives addressing identified risks.

5. Informing on the approach to these impacts

- - The Sustainability Report, addressed to all stakeholders
- - Specific channels for investors and other groups
- - Internal channels of the Company

6. Collaborating with remedies for impacts, when appropriate

During 2025, Grupo Elektra had no human rights impacts. If any are identified, the remediation process is carried out through the Integrity Committee and the mechanisms described in the previous steps.



Intellectual Capital

Grupo Elektra recognizes that information protection and digital resilience are fundamental to operational continuity, customer trust, and compliance with applicable regulations. Our approach is based on a comprehensive management model aligned with international standards –ISO/IEC 27001:2022 and the NIST Cybersecurity Framework– as well as the regulatory requirements established for the financial sector.

Through this framework, we ensure the confidentiality, integrity, and availability of information; strengthen our ability to respond to emerging threats; and promote an organization-wide culture of security.

Cybersecurity

The cybersecurity strategy for Grupo Elektra and its business units, especially at Banco Azteca, is based on an approach of prevention and continuous improvement. This model encompasses monitoring, detecting, and responding to technological incidents.

Regulatory Framework

We have an Information Security and Cybersecurity Policy that is aligned with leading international standards and applicable regulations –ISO 27001:2022, the NIST Cybersecurity Framework, and the Federal Law on Protection of Personal Data Held by Private Parties (LFPDPPP). The policy establishes the principles, controls, and responsibilities needed to ensure information protection and mitigate cybersecurity risks across the organization.



Risk Management

Risk management is performed with periodic assessments that consider critical assets, vulnerabilities, and emerging threats, as well as any potential impact on operations, customers, and business stability. Based on these analyses, technical, administrative, and physical controls are implemented and prioritized according to the level of criticality identified.

Continuous monitoring employs specialized tools and the SOC (Security Operations Center) which enables overseeing relevant events, detecting anomalies, and coordinating response actions in a timely manner.

Incident Response Plan

We maintain an Information Security Incident Response Plan aligned with the NIST Cybersecurity Framework and ISO/IEC 27035. Its purpose is to ensure a timely and structured response to events that may compromise the confidentiality, integrity, or availability of information. The plan is organized into four phases:

- **Identification and monitoring:** Specialized systems and continuous SOC monitoring serves to rapidly detect incidents.
- **Analysis and assessment:** incidents are classified according to criticality and the potential impact on operations and on our customers.
- **Containment, eradication, and recovery:** Technical and operational measures are implemented to mitigate the effect of incidents and to safely reestablish operation.
- **Lessons learned:** Post-incident assessments are conducted to reinforce our preventive controls and to improve response protocols.

Progress in 2025

In 2025, Grupo Elektra and Banco Azteca consolidated cybersecurity enhancements:

- **PCI Certification:** Processes were recertified under the PCI DSS standard, whereby Banco Azteca was the first bank in Mexico to achieve this.
- **Micro-segmentation:** Implemented in critical environments to reduce the risk exposure surface.
- **Privileged access:** Reinforced through an evolved PAM (Privileged Access Management).
- **Identity and Access Management (IAM):** A comprehensive platform implemented to reinforce function segregation and the principle of minimum privilege.
- **Digital banking:** Enhanced security controls with additional mechanisms for authentication and transaction monitoring.
- **Risk and vulnerability platform:** Start of implementation of a centralized platform for its management.

The progress made helped improve incident detection and response times, reduce exposure to critical risks, and reinforce regulatory compliance.

The policy is based on comprehensive risk management and the implementation of security controls across all layers of the digital ecosystem. The topics covered include:

- **Data Protection:** Implementation of cyphering, tokenization, and anonymization mechanisms.
- **Identity and Access Management:** MFA (Multi-Factor Authentication), privilege control, and periodic access reviews.
- **Monitoring and Incident Response:** SOC (Security Operations Center) with 24/7 monitoring and advanced detection tools (XDR, SIEM).
- **Risk Management:** Vulnerability analysis, penetration testing, and periodic audits.
- **Training and Awareness:** Continuous training programs in cybersecurity for employees and users.

Simulations and Testing

During 2025, we conducted comprehensive simulation exercises that included cyberattack response drills, business continuity and disaster recovery tests, as well as specific simulations in digital banking environments.

//We conducted **27 comprehensive cyberattack simulation** exercises in 2025, helping to ensure business continuity and safeguard the data of our millions of customers.

These exercises enabled optimization of escalation times, validation of interdepartmental communication protocols, and identification of areas of opportunity for improvements that were subsequently incorporated into our action plans.

Information Security

Information Security Management is a strategic pillar for the Company's operational continuity. Our strategy is governed by the Information Security Policy Manual, aligned with the ISO/IEC 27001:2022 standard, which establishes the guidelines for protecting information assets throughout the organization.

Regulatory Framework

This framework encompasses nine key aspects:

1. Information asset management
2. Access control and cryptography
3. Physical, environmental, and operational safety
4. Security development and systems maintenance
5. Communication security
6. Supplier management
7. Incident management
8. Business continuity security
9. Regulatory compliance

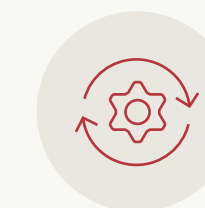
//**Resilience in Action: Six strategic management pillars** –from risk assessment to external auditing– ensure operational continuity in the face of technological challenges.

Management Pillars

The management model is based on six pillars:



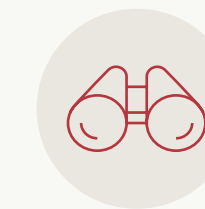
1. Risk identification and evaluation: Periodic analysis of technological and information risks that includes critical assets, emerging threats, vulnerabilities, and potential impact on operations and customers.



2. Treatment and mitigation: Specific action plans that include implementing technical, administrative, and physical controls, which are prioritized by level of criticality.



3. Data protection policies and controls: Applying guidelines set forth in our Information Security Manual and in the Personal Data Protection Management System, to ensure compliance with applicable regulations.



4. Continuous monitoring: The use of SOC and specialized tools to supervise security breaches, risk indicators, and exposure levels.



5. Incident management: The Incident Response Plan is activated according to established protocols, thereby guaranteeing containment, recovery, and continuous improvement.



6. Regulatory compliance: Internal reviews and independent audits to ensure adherence to financial regulations, international standards, and laws governing data protection.

Governance

The operating model maintains a continuous improvement cycle and a resilient security posture in the face of technological and regulatory risks. Governance is implemented across the organization, ensuring shared accountability at all levels:

- **Top Management:** Defines the strategy and allocates needed resources
- **Information Security Committee:** Supervises tactical implementation and approves security initiatives
- **Information Security Department:** Designs and coordinates strategies, ensuring alignment with global standards and industry best practices
- **IT Teams and business units:** Operational execution of security measures and management of risks within their respective environments
- **Employees:** Actively participate in training and awareness programs, helping to consolidate a culture of prevention and shared responsibility



Communication and Culture

Information security communication is conducted on an ongoing basis through executive reports to governance bodies, awareness campaigns, mandatory training programs, preventive bulletins, and formal incident escalation protocols. This approach fosters an organizational culture grounded in prevention, shared responsibility, and transparency.

Training Program for 2025

During 2025, we implemented a comprehensive Information Security and Cybersecurity training and awareness program that included:

- **Mandatory annual course:** Information Security and Data Protection.
- **Phishing prevention campaigns:** Controlled simulations to reinforce recognition of cyberattack attempts.
- **Security development:** Specialized training for technological teams.
- **Executive workshops:** Risk management and cyber resilience for Top Management.



Supply Chain

GRI 2-6, 3-3, 204-1, 205-1, 308-1, 308-2, 407-1, 408-1, 409-1, 414-1, 414-2

Grupo Elektra views the supply chain as a strategic element for generating sustainable value throughout our operations. Building strong, long-term relationships with our suppliers enables us to strengthen a network based on trust, responsibility, and a shared vision, creating a positive impact on society and the environment.

The Supply Chain area serves as a key enabler by establishing the criteria for supplier onboarding and the procurement of goods and services under quality and compliance standards. We ensure that our business partners are aware of, and aligned with, our Code of Ethics and Conduct, while promoting continuous improvement through certification processes and compliance with ethical, social, and environmental standards.

Our management approach systematically integrates supplier evaluation, selection, and monitoring, incorporating sustainability criteria from planning through contract formalization. This approach enables us to optimize costs, ensure quality, and strengthen operational continuity.

Sourcing strategy

The strategy focuses on selecting strong suppliers that provide certainty in supply and performance, based on cooperation with user areas to define clear requirements and by formalizing transparent relationships through long-term contracts. As a result, we have achieved:

- **Operating efficiencies:** Cost reductions in operating the supply chain
- **Supplier certification:** Ensuring compliance with ethical and environmental regulations throughout the entire network
- **Timely filling of purchase orders:** Optimized sourcing processes and attention to incidents

Supplier Selection

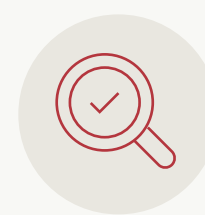
Negotiations with suppliers are conducted within a transparent and structured framework that includes mechanisms such as price quotes, unit price analyses, and bidding or auction processes when appropriate. Once selected, agreements are formalized through contracts and monitored using performance indicators.

We maintain a robust regulatory framework that governs supplier relationships from start to finish. Among our principal policies are:

- › **Supply Management**
 - Delivery and receiving of goods and services
 - General warehouse management
- › **Supplier Management**
 - Supplier additions, changes and inactivation
 - Supplier certification

Management Stages

Area management relies on a seven-step comprehensive approach:



1. Analyzing expenses per category



2. Defining business needs



3. Conducting market analysis



4. Developing strategies for each category



5. Executing business strategy



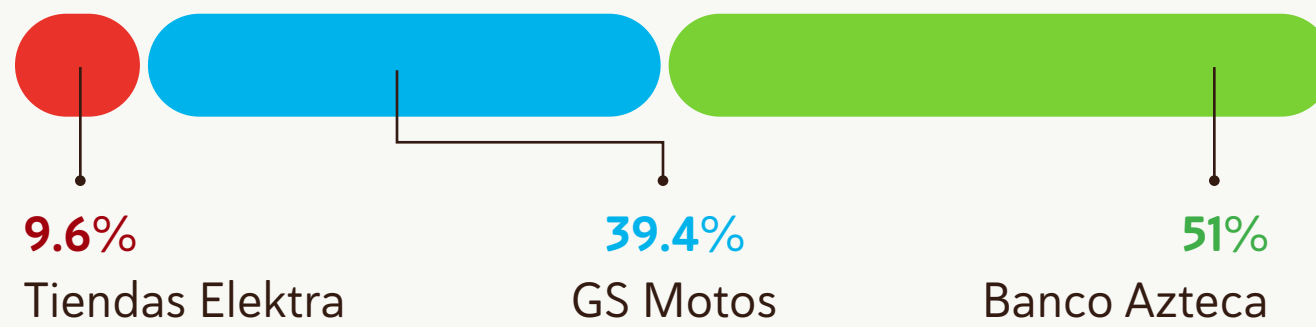
6. Implementing agreement with suppliers



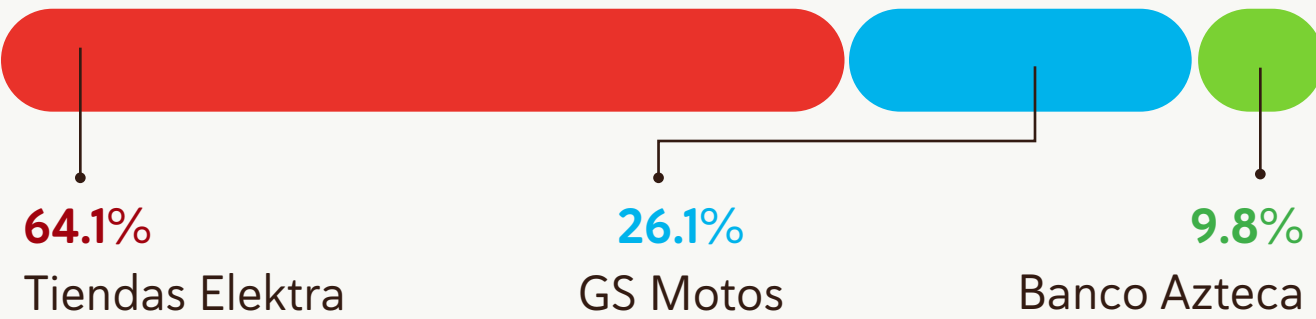
7. Evaluating results and supplier development

Supplier Distribution

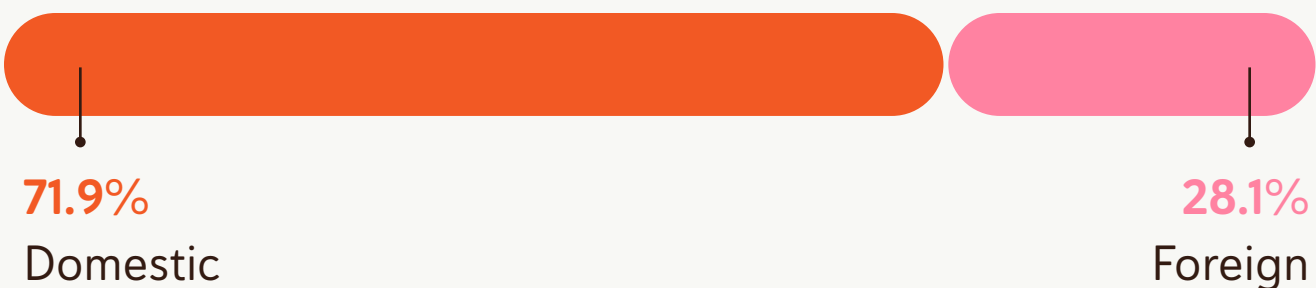
› Percentage of suppliers by business



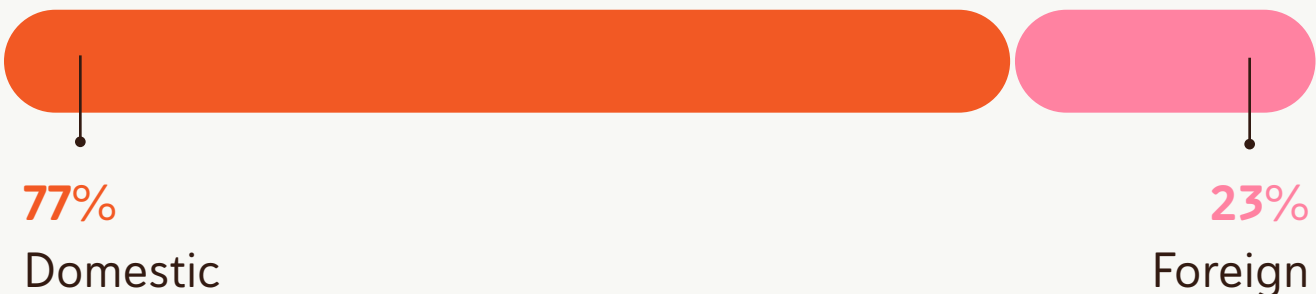
› Percentage of spend by business unit



› Percentage of domestic and foreign supplier



› Percentage of Spending (Domestic vs. Foreign Suppliers)



↓ Learn more in the appendix for each business

//2,092 active suppliers for Grupo Elektra;
78 are foreign suppliers and 2,559 are local

//Over 77% of the amount was allocated to pay
local suppliers

Supplier Evaluation and Development

GRI 3-3, 2-6, 204-1, 308-1, 308-2

To strengthen the supply chain, we implemented a structured supplier-performance evaluation framework that provides a comprehensive assessment of suppliers and identifies opportunities for improvement. This process ensures consistent quality standards and promotes the continuous development of our business partners, helping to secure their long-term sustainability within Grupo Elektra's supply chain.

Evaluation Methodology

The certification process is carried out externally by the certifying body –CIE or NECSUS, as applicable– in coordination with the Central Procurement and Services department:

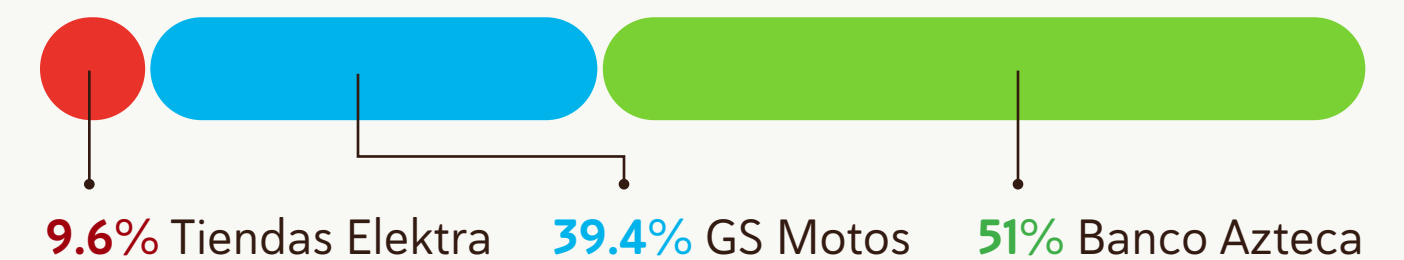
- **Initial Invitation:** On behalf of the Central Procurement and Services department, the certifying body contacts suppliers via email to invite them to participate in the periodic sessions conducted by Certificación Integral de Empresas (CIE).
- **Coordination and Registration:** Following the invitation, the certifying body coordinates supplier participation in the program and formalizes the corresponding investment.

- **Weekly Follow-up:** Should the supplier fail to respond or to register, the certifying body reports this weekly to the Central Procurement department so that the supplier can be requested to participate in the program.
- **Communication of Results:** At the end of the evaluation, the results are emailed to the supplier and to Central Procurement, including observations and, where applicable, a recommendation to initiate a remediation process. The observations may be of two types:

Type of Observation	Actions
Non-critical observations	A remediation process is initiated with a maximum duration of 90 calendar days. The feedback session must be held within seven business days following the submission of the results report.
Critical observations	The certifying body informs Central Procurement of the specific observations, which are addressed in accordance with internal policies.

- **Certification Obtained:** The certifying body grants the supplier the certification level defined by Central Procurement, in accordance with an internal policy based on the relationship and annual investment.

› Suppliers Evaluated



//827 Grupo Elektra suppliers evaluated
in 2025

Supplier Certification

As part of our vision of an ethical and sustainable supply chain, we collaborate with specialized independent certifying bodies to evaluate and certify our business allies. This ensures that suppliers operate under robust operational, regulatory, ethical, and environmental standards, in alignment with our values and the SDGs (Sustainable Development Goals).

Certification Levels

The certification scheme includes three levels adapted to the scope of the assessment and the supplier's risk profile:

- **Comprehensive:** In addition to documents and criteria, a physical visit is made to supplier facilities to visually validate practices and capacities.
- **Basic:** It covers operational, legal, tax, and financial criteria, as well as information security elements and the verification of commercial background.
- **Essential:** A focused document evaluation for suppliers with less exposure or a more limited relationship.

//1,138 suppliers certified

Remediation Process

GRI 410-1

To strengthen business relationships based on responsible practices, we evaluate the supply chain under criteria related to human rights, fair trade, and the responsible use of technology. This mechanism is fundamental to Grupo Elektra's sustainability strategy, as it directly contributes to impact targets aligned with the SDGs (Sustainable Development Goals), particularly those related to dignified work and to reducing inequalities.

The process is executed externally by CIE-Dialogus and follows a five-stage pathway designed to ensure transparency and continuous improvement of business partner performance.

01

Notifying Results

The cycle begins once the supplier receives its detailed evaluation report.



02

Technical Accompaniment

The supplier requests a feedback session to gain a deeper understanding of findings.



03

Strategic Guidance

The DIALOGUS team guides the supplier in determining whether partial or full remediation of the sustainability questionnaire is required.



Clasificación de hallazgos

The results are shared with the supplier and with the Supply Chain area. If findings are identified, they are classified into two categories:

- **Non-critical:** The supplier is offered the opportunity to implement a remediation plan to address and correct identified issues within a maximum period of 90 calendar days.
- **Critical:** They are addressed in accordance with internal policies and, where applicable, may result in the temporary suspension or removal of the supplier.

The remediation mechanism is also available to non-approved suppliers or to those that meet minimum requirements but seek to strengthen their performance. The remediation request must be submitted within 90 days following the issuance of the evaluation report.

04

Enrollment

To maintain the benefit of preferential costs, the supplier completes its formal registration within a period of 1 to 90 calendar days.



05

Nueva Ola Verification

The supplier requests a feedback session to gain a deeper understanding of findings.





Social and Relational Capital

Customer Experience

Industry Participation

Recognitions

Human Capital

Our people

Communities and Social Impact





Social and Relational Capital

Customer Experience

We maintain a strong commitment to customers to actively listen through surveys across all our service channels. This approach enables us to enhance overall customer experience through a robust service model and digital solutions that ensure omnichannel operations, optimum satisfaction, and loyalty levels.

To accomplish this purpose, the strategy is divided into four pillars:

1. **Experience at Points of Sale:** Operating processes are reinforced and simplified to ensure timely, efficient, and customer-centric service.
2. **Converging the digital with the physical:** Technological tools are used to connect both fields and to facilitate increasingly agile, accessible and easy interactions.
3. **Clear and Close Communication:** Active listening is promoted, systematizing information collected to guarantee timely and understandable messages that meet customer needs.
4. **Permanent Optimization:** A continuous improvement model has been implemented, backed by real-time data analysis and feedback, thus enabling us to perfect each point of contact.

Experience for Tiendas Elektra Customers

Tiendas Elektra orients its operations toward high service standards, prioritizing close and consistent attention at every point of contact. The strategy is based on accelerating omnichannel transformation to deliver a seamless experience.

Our customers are supported throughout the entire lifecycle –from product selection to credit management– ensuring transparency and timely guidance. Through systematic listening mechanisms such as the Voice of the Customer (VoC), we monitor key loyalty and satisfaction metrics (NPS and CSAT) and place customer expectations directly into decision-making and a continuous process improvement.

↓ Learn more in the **Tiendas Elektra** appendix

Customer experience at GS Motos

GS Motos places the customer at the center of our operations, with special focus on the motorcycle purchasing and service experience. The value proposition is based on efficient service, standardized processes, and a strong post-sales service culture, supported by a network of certified service centers operating under high quality standards and affordable pricing.

To facilitate the purchasing process, we offer vehicle registration and fee payment services at the same point of sale where motorcycles are purchased. This service is provided through strategically located license plate service modules at Tiendas Elektra, our own dealerships, and self-service stores, thus permitting customers to complete the process quickly and at one single place.

Post-sale Service

This service is a strategic pillar for GS Motos, and it operates through Service Centers and Solution Centers. It has three concepts:

- **Point of Sale Attention:** Assembly, activation and insurance for the vehicles
- **Attention for the General Public:** Unit receiving and delivery, managing warranties, and applying satisfaction surveys
- **Attention for Fleets:** Special support for Banco Azteca collections fleet

Measuring GS Motos NPS

In keeping with the corporate methodology for Grupo Elektra, GS Motos measures its Net Promoter Score (NPS) through surveys conducted via WhatsApp and telephone calls, with monthly and quarterly reporting. The surveys include two key questions: the likelihood of recommending the service to a family member or friend on a scale from 0 to 10, and the reasons behind the assigned score to identify areas for improvement.

↓ Learn more in the **GS Motos** appendix

Customer Experience at Banco Azteca

Banco Azteca provides close and transparent service, aimed at generating trust and peace of mind in every interaction. Customer inquiries and clarifications are politely addressed, ensuring they receive clear, timely, and accurate information that strengthens long-term relationships.

There are accessible channels and specialized internal units for handling requests, including the Clarifications area and the Specialized Unit (UNE). Our service transformation strategy is based on three pillars: digitization, 24-hour resolution, and prevention through root-cause identification and correction.

Digital Experience Innovation

To strengthen the customer experience across our digital channels, we implemented various initiatives based on qualitative research techniques focused on improving usability and the user experience within the Banco Azteca App.

- **Financial simplification:** We optimized the concepts related to loan payments and disbursements.
- **Remittance Efficiency:** The digital remittance reception process was optimized.
- **Security and Confidence:** Usability of the Security Center was improved.
- **Active Listening at App Stores:** Continuous analysis of app store reviews to incorporate improvements aligned with user expectations.

Investigation and Feedback Methodology

Through a specialized Research team, we collect and leverage customer feedback using various techniques, including surveys, interviews, focus groups, triads, A/B testing, and usability testing. This information is systematically analyzed and translated into concrete improvements in usability, communication, and the way customers interact with the digital platform.

Improvements to the clarification process in 2025

During 2025, we implemented several improvements to optimize our clarification process. Key highlights include the reduction of the Average Response Time (ART) and the migration to the new Operations Manager, as well as the transfer of the “unauthorized charge” classification to a dedicated clarification platform. Additionally, we incorporated consumer credit classifications for the submission of LDC claims through our Digital Banking platform and enabled status tracking within the same channel, strengthening operational efficiency and the customer experience.

The area was strengthened as a strategic benchmark for identifying operational incidents and potential fraud risks. Through the systematic analysis of customer requests, we coordinated cross-functional corrective actions and implemented timely preventive measures.

// **1,711,656**
clarifications
handled in 2025

// Resolution
effectiveness:
1,711,099 cases
were resolved,
representing 99.9%
of the total.

// The average
response time
for monetary
clarifications is
0.9 days.

// **Zero financial**
sanctions and fines
for non-compliance
with laws and
regulations.

Control and Prevention Pillar

The operation is based on three pillars that reinforce operation security and customer information protection:

- **Automatic Alerts:** Detection of abusive customers and businesses with improper behaviors
- **Automatic Indicators:** Monitoring of atypical entry due to type, and atypical clarifications by businesses
- **Information Protection and Operational Risk Control:** Reengineering of the question set to identify fraudulent patterns, implementation of OKTA-based access to clarification applications, unique user profiles within the claims system, secure work areas, zero use of Excel by operators, no paper entry or handling, entering with backpacks and bags prohibited, and structured queues for personalized case handling.

Indicator	Figure for 2025
Total claims received	1,879
Claims from third parties	47
Claims from regulatory bodies	21
Cases handled and satisfactorily concluded	100%

Specialized Unit (UNE)

The Specialized Unit complies with Articles 50 bis, 59 bis 1, and 68 bis of the Law for the Protection and Defense of Financial Services Users. Its purpose is to receive and address complaints, clarifications, and inquiries through various channels, including CONDUSEF (Electronic Claims Management, Ordinary Claims Management, and Conciliation Hearings), as well as its own UNE channels (in-person, email, and telephone).



The Specialized Unit (UNE) also provides guidance to customers on how the bank's products and services work, as well as on best practices for protecting their financial information.

During 2025, the Clarifications area strengthened its capabilities to listen to and resolve requests in a transparent manner, prioritizing the availability of accessible channels. Legal cases routed through Legal, UNE, and CONDUSEF were handled by a specialized team. Likewise, digitization was further advanced by integrating the onboarding of CREDIMAX claims into Digital Banking and Tarjeta Azteca, and Guardadito Amigo was incorporated to ensure the attention of vulnerable customers, such as migrants. Lastly, fraud detection processes were strengthened to improve the management and recovery of causes related to phishing and social engineering.

Estrellas del Servicio (Service Stars)

Estrellas del Servicio is the cross-functional program of Tiendas Elektra and Banco Azteca designed to evaluate the service experience customers receive in every interaction with our employees.

One hour after completing a transaction at any Tiendas Elektra or Banco Azteca point of sale, and after interacting with any of the eight Grupo Elektra Advisor profiles, the customer receives a survey via WhatsApp. The instrument is tailored according to the type of role and transaction performed, allowing each interaction to be assessed in a specific way. Through context-designed questions, the customer rates their experience on a scale from 1 to 5 and answers two open-ended questions: "What can we improve?" and "What did you like the most?"

The program is a key component of the service model; in addition to capturing detailed customer perception of performance by region, it considers transaction volume. This allows us to identify areas of opportunity, strengthen best practices, and make informed decisions that enhance service quality across all our points of contact.



//An average of **4.62 stars** in
Grupo Elektra

//**65% growth** of the
WhatsApp channel vs 2024

Innovation and Omnichannel

We drive an innovation and omnichannel strategy aimed at delivering an integral customer experience, strengthening operational efficiency, and promoting sustainable business growth. Through a customer-centric approach supported by technology, agile and accessible solutions are provided across all our touchpoints.

Our digital platform integrates a broad portfolio –proprietary merchandise, third-party products, financial services, and travel– available from any device or directly in-store. As part of this model, we offer:

- **Flexible shopping:** The purchase of products via mobile phones, tablets, computers, land-line phones, or in the store.
- **Payment diversity:** Options include online, at the store, or through Banco Azteca credit.
- **Assisted experience:** Digital zones with tablets and interactive kiosks in the store, with the assistance of specialists.
- **Extended catalog:** Marketplace with over 20 product categories and services.
- **Delivery options at no additional cost:** Home delivery or store pick-up, managed by Baz Entregas or independent sellers.

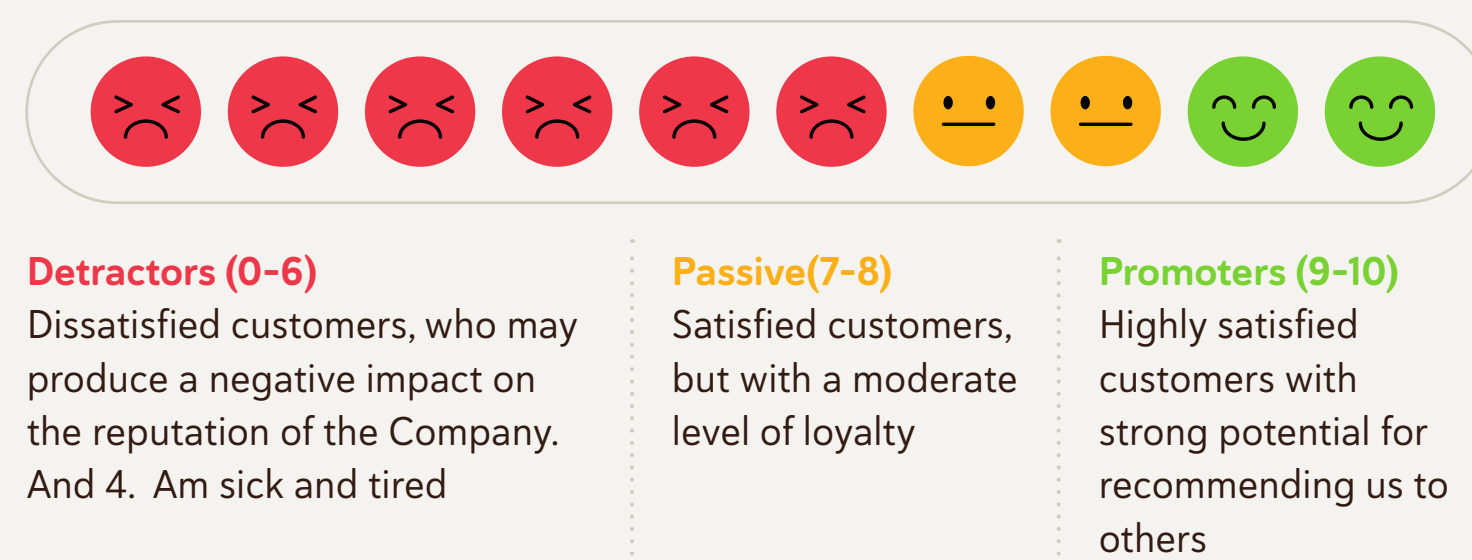
Net Promoter Score (NPS)

SASB CG-EC-220A.2

Customer experience is at the center of our strategy. To evaluate it, we use the Net Promoter Score (NPS), an indicator that allows us to measure customer loyalty and their willingness to recommend our products and services. This tool helps us identify areas for improvement and strengthen our value proposition.

Each week, we conduct surveys via WhatsApp consisting of two questions: the first measures the likelihood of recommending us to a family member or friend on a scale from 0 to 10; the second is open-ended and asks customers to explain the reasons behind their rating.

Customer Segmentation



A high NPS reflects favorable customer experience and greater opportunities for growth through recommendations, while a low NPS highlights areas that require attention to improve customer perception.

Additionally, we implemented strategies to increase response rates, focusing on expanding survey reach and improving effectiveness. These actions include new survey methodologies and adjustments to survey frequency, enabling a more representative sample and more robust analysis. Results and insights are shared with the leaders of each Business Unit through a specialized reporting platform.

//**62.4% NPS** in 2025, based on a sample of **758,854 customers**

Complaint handling

Customer feedback is addressed through various channels, including telephone calls, service surveys, WhatsApp, email, and social media, where consumers may express concerns related to their expectations regarding products or services.

Each case is systematically recorded and routed to the corresponding business unit for analysis and management. This may include actions such as replacements, refunds, or compensation, as well as the necessary follow-up to ensure timely resolution.

In addition to resolving each specific situation through root-cause identification, this process helps strengthen the customer experience and build trust in the brand through clear and effective communication.

//Customer Service Efficiency: Of the **29,370 complaints** handled in 2025, **75%** were resolved within the first 24 hours.

//**There were no cases of non-compliance** related to marketing communications or product information.

Customer Privacy

GRI 3-3, 2-23, 418-1

SASB CG-EC-220A.1, CG-EC-220A.2, CG-EC-230A.1, CG-EC-230A.2, CG-MR-230A.1, CG-MR-230A.2, FN-CF-220A.2, FN-CF-230A.1, FN-CB-230A.1, FN-CB-230A.2, FN-CF-230A.3, FN-IN-270A.1, FN-AC-270A.2

The protection of personal data is an essential element in maintaining the trust of our customers, employees, and business allies. Therefore, privacy management is governed by the Privacy Management Model, aligned with the Federal Law on the Protection of Personal Data Held by Private Parties (LFPDPPP) and with international standards for data security and protection.

This model is implemented through a **Personal Data Security Management System**, which encompasses the definition, execution, monitoring, and continuous improvement of processes related to the use of personal data:

- **Regulatory Framework:** Policies, manuals, and procedures that govern the proper use of information, the handling of ARCO Rights requests, the transfer or disclosure of personal data, and the management of exclusion lists
- **Training and Culture:** Continuous training programs for employees on the responsible and ethical handling of personal data
- **Contractual Confidentiality:** Specific clauses included in the corresponding contracts for all personnel with access to confidential data.
- **Technological Security:** Implementation of encryption tools, access controls, and security certifications in the systems that support our operations.

Data Privacy Policy

Our Data Privacy Policy establishes the principles and guidelines for the secure, responsible, and ethical processing of personal information throughout the organization. Among other aspects, the policy defines:

- The purpose for the treatment of personal data
- The guiding principles of privacy and data protection, including lawfulness, consent, information, quality, purpose, fairness, accountability, security, and confidentiality
- The mechanisms through which data subjects may exercise their ARCO Rights (Access, Rectification, Cancellation, and Opposition)
- Security measures for information protection
- Guidelines for transferring and remitting personal data
- Procedures for handling requests and claims, and privacy verification methods
- Compliance with applicable regulations

Through this policy, we seek to ensure that the processing of personal data is carried out in accordance with the highest standards of integrity, transparency, and best practices.

Privacy Claims in 2025

During 2025, we addressed customer privacy complaints in accordance with the protocols established under the Personal Data Security Management System. All cases were handled and resolved satisfactorily.

// **Zero cases** of customer data filtration or theft in 2025



Baz Entregas

SASB CG-EC-000.A

Baz Entregas represents our comprehensive logistics model for store replenishment and the delivery of products to points of sale or customers' homes. It is designed to operate under principles of efficiency, agility, and reduced environmental impact through a strategic network of Distribution Centers (DCs), Hubs, and Delivery Centers.

The network has been designed with strategic criteria such as store location, sales volume, home delivery demand concentration, and logistics cost efficiency. Hubs operate as consolidation and cross-docking points, enabling us to expand coverage without requiring a traditional warehousing infrastructure, while ensuring adequate capacity, reduced lead times, and scalability in response to demand.

To manage the security of our Distribution Centers, all facilities are equipped with comprehensive CCTV systems, IT infrastructure, Civil Protection measures, as well as oversight and support from the corresponding specialized service providers.

Logistics Model

In 2025, we intensified our efforts to develop intelligent routing strategies that optimize kilometers traveled, store visits, and idle vehicle capacity, making the fleet more productive while reducing emissions.

Additionally, we promoted a culture of continuous training in areas such as:

- Safe driving habits
- Road safety
- Civil protection
- First aid techniques

These practices promote sustainable operations that reduce fuel consumption and vehicle wear and tear, while improving working conditions without compromising service efficiency.

Leveraging Profitability

- **Reverse Logistics:** Revenue was increased by having return trips for otherwise empty vehicles.
- **Strategic Locations:** Inventory visibility was reinforced to position products at the most efficient logistics points for the customer and for operational costs.
- **Excellence Indicators:** We closed the year with logistics costs equivalent to 5.5% of revenue, a level aligned with the most efficient retailers in Mexico.

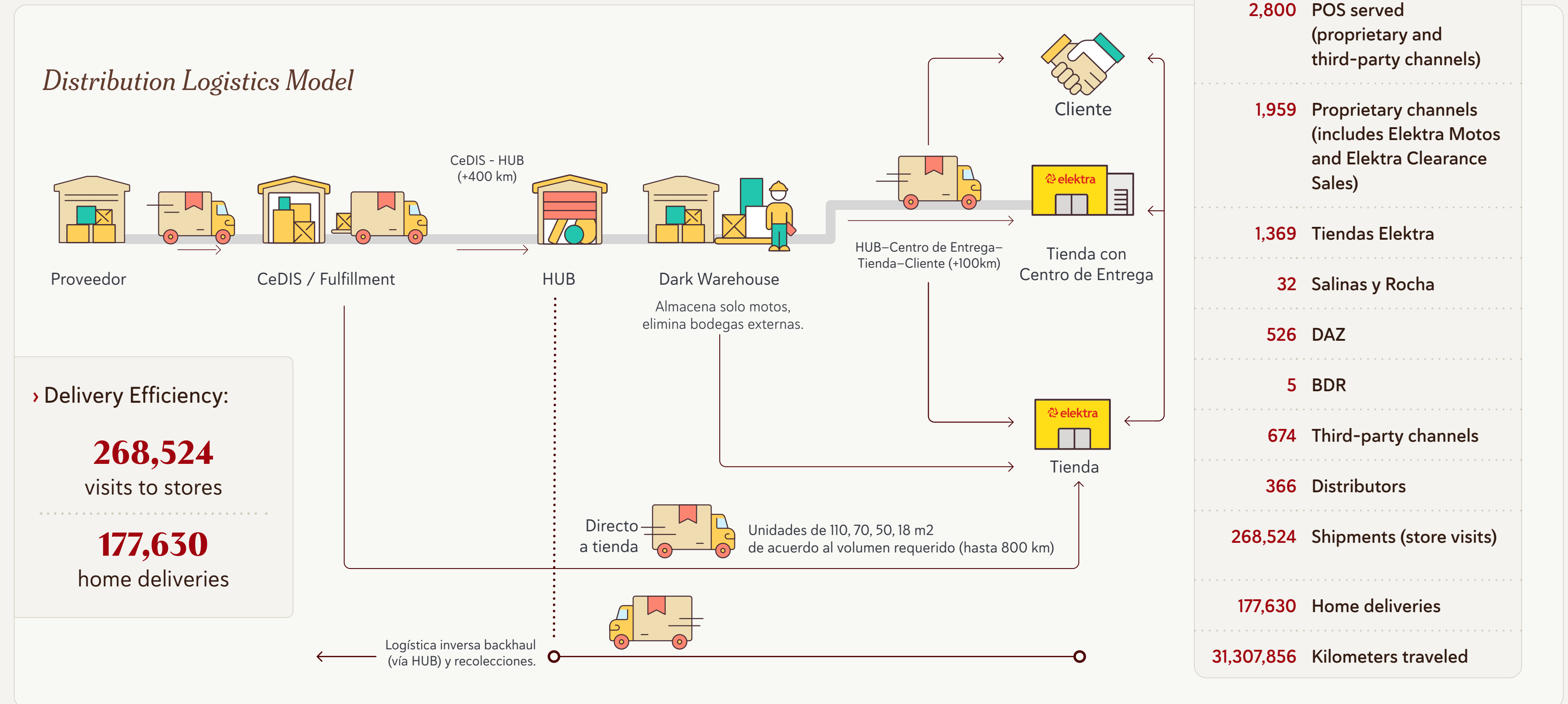
We will continue optimizing our operations as we move forward to a zero-cost logistics model.

Network and Infrastructure

We run a nationwide logistics network that represents over 280,000 m² of operation, consisting of:

11	19	34	89
Distribution Center	Dark Warehouse	HUB's	Delivery Centers

This infrastructure enhances the capabilities of the Red Única, Credit, and Collections teams. Specialized knowledge of BAZ Entregas processes enables the continuous implementation of logistics and technological innovation updates, as well as the integration of new services to increase transportation efficiency and inventory management across Mexico.





Network Optimization and Low-Emission Logistics

To reduce the environmental impact of product deliveries, we transitioned from a centralized model with long-haul routes operated by high-capacity vehicles to a decentralized scheme based on Hubs and Delivery Centers, reducing travel distances and improving distribution efficiency.

Logistics planning was enhanced by categorizing products according to their sales performance (A+, A, B, and C) and analyzing stores based on sales volume and logistics costs. This enabled us to optimize visit frequencies, improve demand-planning accuracy, and design more efficient routes, ensuring that vehicles transport only strategically necessary products.

As a result, fuel consumption and emissions were reduced, operational control enhanced, routes optimized, and both environmental and operating costs were lowered. This model reinforces our vision of a more sustainable and profitable operation aligned with our long-term efficiency strategy.

Sector Participation

GRI 2-28

Participation in chambers, associations, and industry organizations is a key pillar for the exchange of best practices and access to critical market information. This engagement provides a forward-thinking mindset in the development of policies and regulations, promoting regulatory frameworks that support sustainability and sector resilience at both the local and national levels.

These partnerships foster collaboration and the exchange of ideas, leading to innovations that strengthen the value proposition offered to customers. In the long-term, this commitment bolsters Grupo Elektra's institutional reputation and creates sustainable value by building solid relationships and contributing to the overall development of the Company's ecosystem.

Grupo Elektra

- United Nations Global Compact

↓ Learn about the commitment by clicking here

GS Motos

- ARITAC (Industrial Relations Association of Toluca)
- AISAC (Association of Industrialists of El Salto)
- CONCAMIN (Confederation of Industrial Chambers of the United Mexican States)
- AMFIM (Mexican Association of Motorcycle Manufacturers and Importers)

Banco Azteca

- ABM (Mexican Bank Association)
- UNIFIMEX (Union of Mexican Financial Institutions)

Servicios financieros especializados

Collections and Loans

- APCOB (Association of Collections and Legal Services Professionals)
- IMPCOB (Mexican Institute of the Professionalization of Collections)
- LATINCOB (Latin American Federation of National Collections Companies)
- CONVECOB (National Collections Convention)

Afore Azteca

- AMAFORE (Mexican Association of Retirement Funds Administrators)
-

Seguros Azteca

- AMIS (Mexican Association of Insurance Institutions)



Recognitions

Receiving sustainability-related awards and recognitions is a strategic component for bolstering our reputation and credibility in today's business environment. These distinctions validate our efforts and commitments to responsible environmental management and the creation of value for society, while also enabling us to competitively differentiate ourselves in the marketplace.

Grupo Elektra

- **AMCO³ 2025 Award – A Simulator of Culture:** Recognition for more than 95% participation in the Elektra, Banco Azteca, and Presta Prenda network, reinforcing our corporate values and culture. By receiving these three new awards, Grupo Elektra totals 10 AMCO recognitions in the last six years.
- **Top 100 Cross-Border Payments Companies:** Banco Azteca and Elektra have been included in the list created by FXC Intelligence, one of the most prestigious analysis firms in the global industry for international payments.

Tiendas Elektra

- **333 Icons of Mexico:** Recognition for sustained leadership and contributions to our country's economic development.
- **Merco 2025 – Self-service and Department Store Sector:** Tiendas Elektra moves up to 6th place in the overall ranking of Environmental, Social, and Good Governance responsibility.
- **ESR Distinction:** Corporate Social Responsibility (CSR) award bestowed for the ninth consecutive year.

GS Motos

- **ESR Distinction:** Corporate Social Responsibility (CSR) award bestowed for the 11th consecutive year.
- **Hecho en México:** Official recognition (Made in Mexico) for manufacturing place of origin.

Banco Azteca

- **ESR Distinction:** Corporate Social Responsibility (CSR) award bestowed for the ninth consecutive year.
- **AMCO 2025 Award – Ponte Atento (Get Ready) Campaign:** Recognition for a 50% reduction in the economic impact of practices not aligned with internal policies.
- **AMCO 2025 Award – Afore Affiliation Campaign:** For an increase of more than 15% in affiliations with Afore Azteca and for strengthening the financial literacy of its personnel.
- **World Finance Innovations Awards 2025:** Banco Azteca was recognized for the second consecutive year, in addition to recognition for Financial Literacy and Inclusion, Corporate Reputation, Service for Senior Citizens, and for being the Bank With the Highest Liquidity Levels in Mexico.
- **Merco 2025 – Financial Sector:** Banco Azteca rises to 4th place.
- **Capital Finance International:** For the 2nd consecutive year, CFI.co recognizes Banco Azteca for its leading position in financial literacy and inclusion in Mexico.
- **CONDUSEF Award – Commitment to Service for Senior Citizens:** Banco Azteca, Afore Azteca, and Seguros Azteca awarded recognition and signing of the protocol for specialized attention.
- **The Banker – Top 1,000 World Banks 2025:** Banco Azteca receives recognition as the bank with the highest liquidity levels in Mexico and for outstanding performance.
- **CONOCER Certification:** Labor competency endorsed by CONOCER (National Council of Standardization and Certification of Labor Competencies) for motorcycle expeditors who complied with Competency Standards.
- **Mundo Ejecutivo Grupo – 333 Icons of Mexico:** Banco Azteca and Elektra recognized during the 11th Summit of the Top 1000 Companies in Mexico.



Human Capital

Our People

Talent is the strategic driver that fuels business growth and strengthens Grupo Elektra’s sustainable management model. The commitment, expertise, and capabilities of each employee are essential to generating economic and social value and form the foundations of our organization’s continued evolution.

Guided by this principle, we foster a workplace environment built on respect, inclusion, and integrity, with fair working conditions that prioritize employee well-being and professional development. Through responsible human capital management, we strengthen labor relations and cultivate an organizational culture that inspires innovation, collaboration, and the creation of inclusive prosperity.

Attracting and Retaining Talent

GRI 3-3, 401-1

Our human capital strategy is focused on attracting and retaining individuals who bring strong capabilities and share the principles that guide us. To achieve this, we implement talent acquisition processes based on meritocracy and equality, while offering competitive compensation and benefits programs that recognize the performance and contributions of our employees.

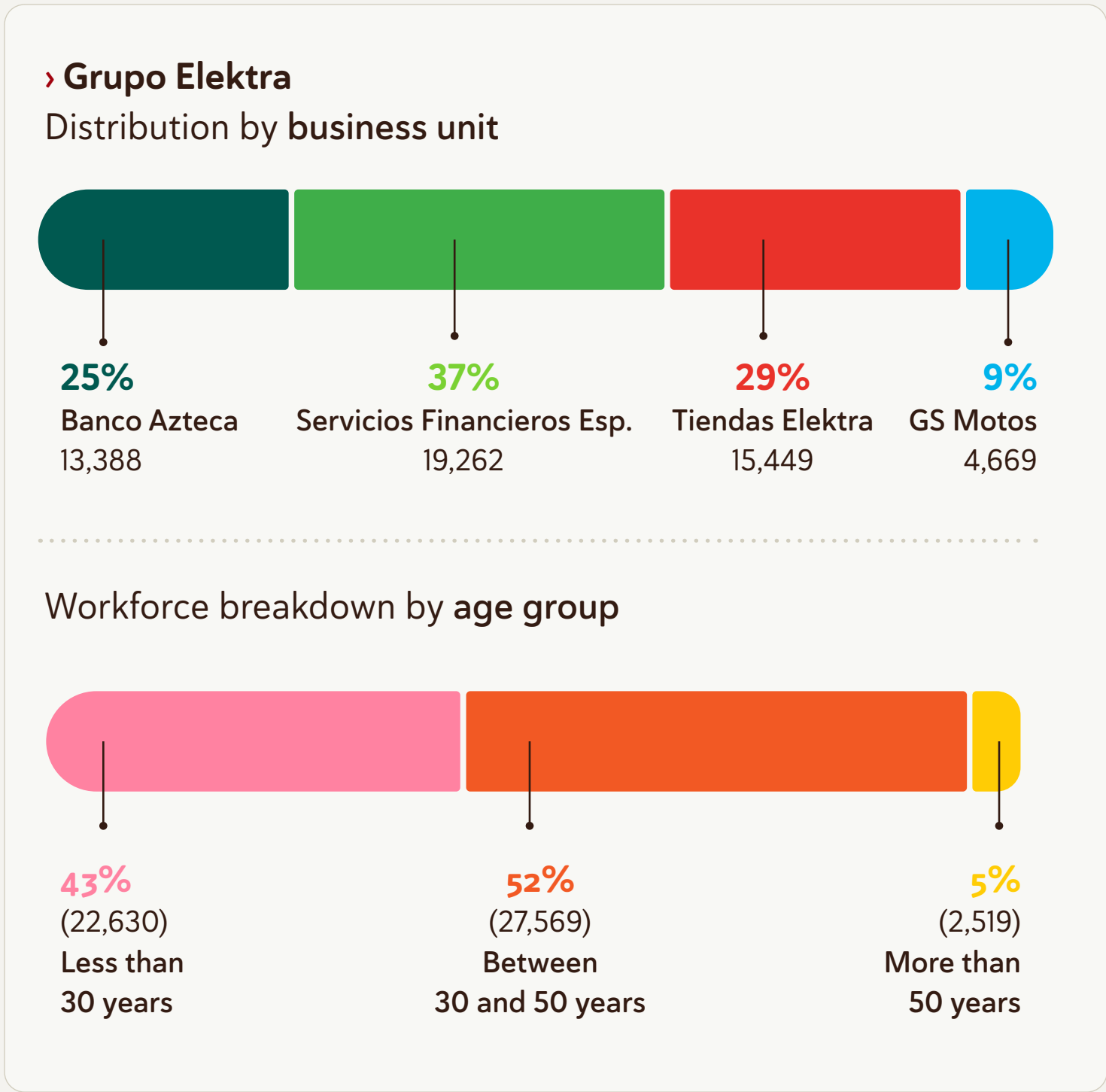
In addition, we foster an environment that supports professional development through continuous learning initiatives and career advancement opportunities. These internal growth opportunities help strengthen both technical skills and leadership competencies, promoting a high-impact culture of collaboration that boosts employee retention and sense of belonging.

//**23,105 hires** recorded, comprising **47% female talent and 53% male talent**, alongside an overall employee turnover rate of 56.19%.

Workforce

GRI 2-7, 2-8, 405-1

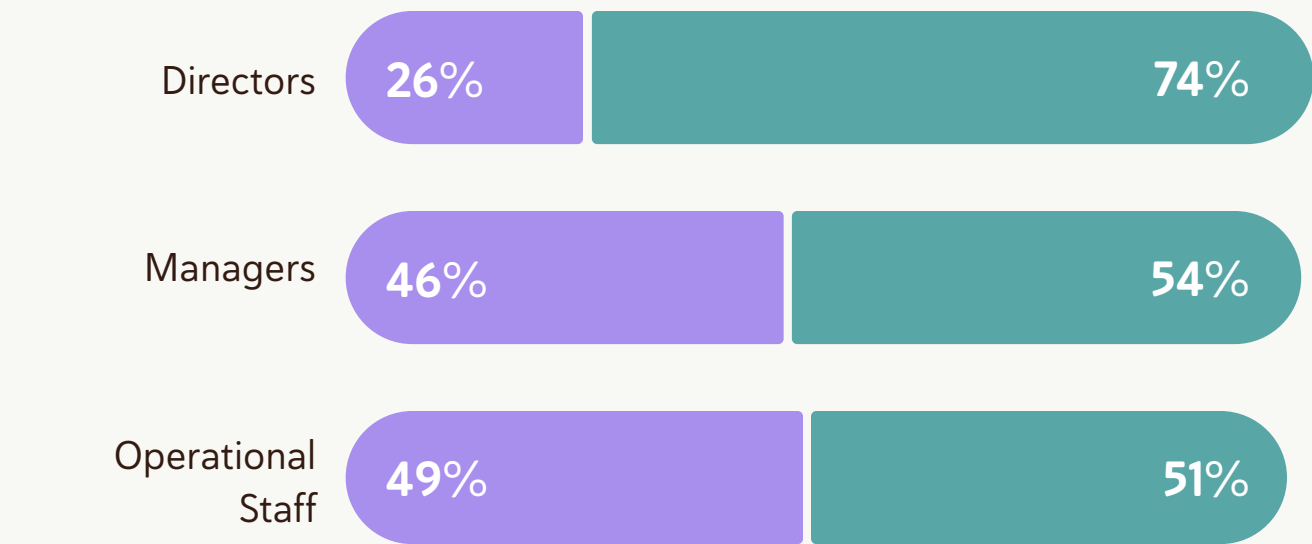
At the close of 2025, Grupo Elektra had a headcount of 52,718 employees, balanced by gender, thus reflecting progress with our commitment to equality.



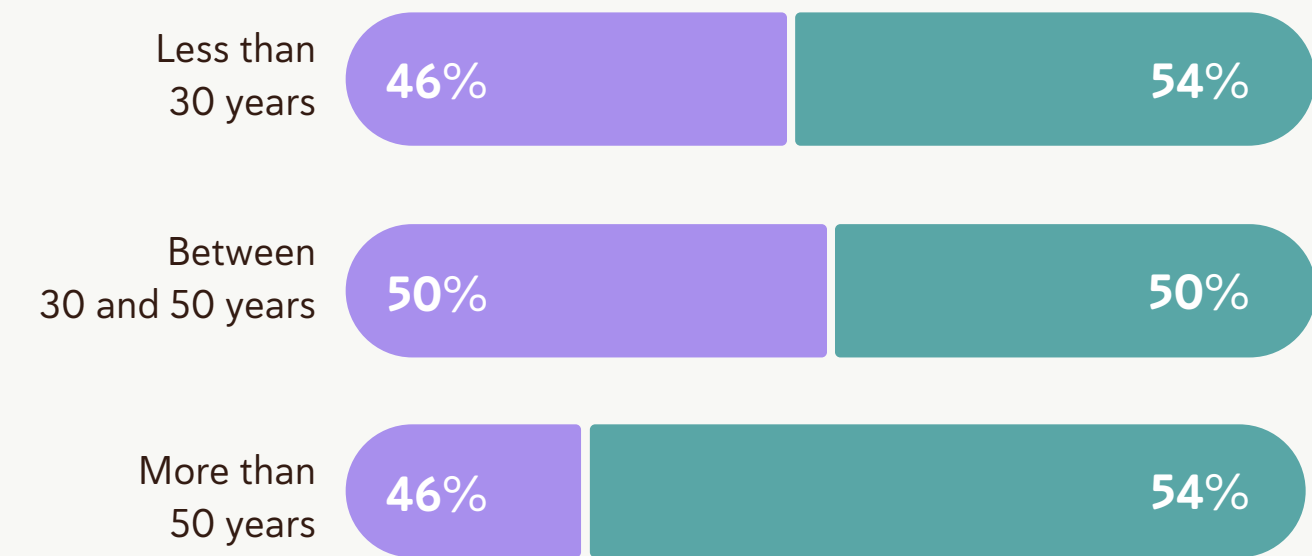
› **Grupo Elektra**

Workforce breakdown by **Gender and Job Category**

■ Women ■ Men



Workforce breakdown by **Gender and Age Group**



Headcount distribution	2025	Percentage
Women	25,443	48%
Men	27,275	52%
Total Grupo Elektra	52,718	100%

//**Grupo Elektra** has **52,718** employees, of which **48%** are **women** and **52%** are **men**.

Diversity and equal opportunities

GRI 3-3

Diversity is a fundamental element that strengthens our organizational capabilities and enriches our business perspective. We foster an inclusive workplace where every individual is valued and has equitable access to development opportunities, eliminating barriers based on gender, origin, sexual orientation, personal circumstances, or any other personal characteristic.

Grupo Elektra is fully convinced that integrating diverse perspectives and backgrounds enriches collaboration and promotes the generation of more innovative ideas and solutions. This approach enables us to strengthen our teams and respond more effectively and thoughtfully to the needs of our customers.

↓ Learn more in the Sustainable Performance Appendix



Mujeres GS

Through Mujeres GS (GS Women) personal growth and professional support networks are encouraged. We foster an atmosphere of respect, freedom, and empathy: their talent and leadership are with us every day. In cooperation with the Operators Committee, there have been 20 Inspiring Women talks, with Elektra Group leaders.

GS Mentorships

Ninfa Salinas heads this program with the purpose of making the talent of our women visible. She provides them with business challenges to be solved, and our female Directors serve as mentors.

Training

GRI 3-3, 404-1, 404-2, FS4

Talent development is promoted as an essential driver of business performance and a cornerstone of our culture of continuous learning. We believe that organizational growth is intrinsically linked to the development of our people; therefore, there are learning environments that enhance employees' capabilities, skills, and knowledge. Through continuous training programs, our workforce is equipped to perform their roles with excellence while we simultaneously reinforce the values and identity that define our corporate culture.

Management Framework

The training process is governed by the Training Manual, which standardizes the assessment, design, implementation, and certification of training programs. It establishes the control and record-keeping mechanisms that govern the entire process –from the development of the Training Plan to the evaluation and certification of acquired knowledge. Team trainers and the Human Capital departments are responsible for communicating and ensuring compliance with the established training plans.

//4,500
nominations
vs 1,650 in 2024

//1,361
opportunities
and talks to grow
together

Lines of Action

The 2026 strategy is designed to strengthen the capabilities that enable employees to perform their work according to the highest standards of quality and contribute to the achievement of Grupo Elektra objectives. It is built upon four strategic pillars:

1. **Operational Efficiency:** Ensure performance so employees may properly conduct their duties.
2. **Cultural Identity:** Align conduct with organizational values.
3. **Increased Leadership:** Drive leadership development at all levels.
4. **Professional Growth:** Provide tools that increase employee capabilities and the future of their careers.

This strategy encompasses two supplementary dimensions:

1. **Organizational Capabilities:** Technical know-how, processes, systems, and tools.
2. **Organizational Environment:** Institutional identity, values, leadership, and conditions that favor performance, backed by practical, flexible and self-paced learning methodologies.

Progress

› **Organizational Integration.** Progress was made in digitization and effectiveness of our training processes:

- **Onboarding of New Hires:** 69.2% of newly hired employees (16,000 of a total of 23,105) completed their onboarding process during the first 90 days of joining Grupo Elektra.
- **Specific Learning Processes:** 1,637 specific learning resources were created for key positions in business units.

› **Digital Learning Tools.** Two digital platforms were consolidated, which transform the learning process for Grupo Elektra:

- **GS Trainer App:** A platform that extends access to training content and self-paced tools for our leaders. During 2025, the use of this technology was reflected in the following indicators on trainers:

Action	Trainers	Scope
Entered the platform	7,254	65%
Participated in webinars	6,564	59%
Performed self-assessment	4,605	41%
Consulted learning resources	1,222	10%

- **Educalia – Minimum Viable Product:** Educalia’s, Minimum Viable Product (MVP) was developed and released –a technological platform aimed at modernizing the learning experience within Grupo Elektra. The following results were achieved during the first stage:
 - **Affiliation advisors :** 2,696 consultants affiliated nationwide
 - **Designed User Experiences:** 550
 - **Designed Training Resources:** 250
 - **Learning Paths Implemented:** 12, aimed at reinforcing key knowledge and skills for work performance

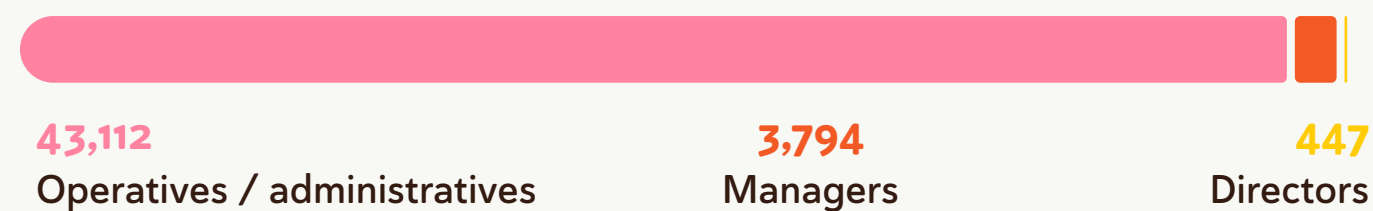
In the medium and long terms, our objective is to establish a learning ecosystem that ensures employees develop the skills required to perform their roles effectively, reinforce behaviors aligned with our organizational culture, and continue to strengthen the leadership of team trainers through modern management tools that support professional growth and business performance.

↓ Learn more in the **Sustainable Performance Appendix**

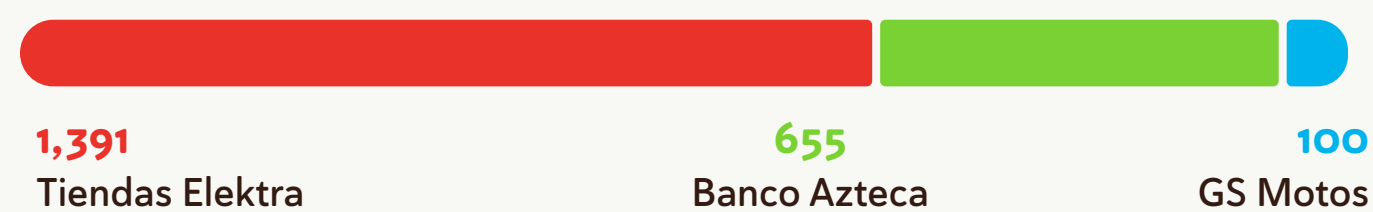
› Training Participants per Business Unit



› Participants per Labor Category



› Participants in training programs aimed at improving aptitudes



// **47,353 employees** participated in training sessions

Performance Evaluation

GRI 404-3

Performance management is a continued annual process that strengthens strategic alignment and fosters meaningful performance conversations at all levels of the organization.

Evaluation Cycle

The cycle has three parts:

1. Defining Objectives: From January to March.
2. Semester Review: During July and August.
3. Annual Evaluation: January and February of the following year.

This model is complemented by quarterly reviews that allow for adjusting priorities, providing timely feedback, and ensuring alignment with business objectives.

Regulatory Framework and Scope

We have a policy that governs the performance management process and defines its purpose, scope, and target population. The evaluation is guided by the principles of objectivity, transparency, and shared accountability between supervisors and employees. It also establishes the methodology, evaluation cycle, roles and responsibilities, procedures for special cases, and guidelines for confidentiality and information security. Evaluation results are accessible only to the individual employee, the corresponding manager, and the Human Resources department, ensuring the responsible handling of personal information.

The program applies to all internal employees, including operational personnel, whose roles are recognized as critical to value creation.

↓ Learn more in the **Sustainable Performance Appendix**

Platforms and Criteria

The evaluations employ two platforms:

- **Success Factors:** For trainers and operative personnel
- **Zeus:** For operations personnel in field locations or positions

The evaluation criteria includes management by objectives, team-based performance assessment, and agile performance conversations. Additionally, when requested by individual business units, a multidimensional evaluation incorporating 360-degree feedback is conducted.

//Nearly 80% participation in annual performance evaluations

The robustness of the process facilitates the identification of high-performing employees and development opportunities, strengthens alignment with strategic objectives, and fosters a culture of continuous feedback that has a positive impact on the employee experience.

Occupational Health and Safety

GRI 3-3, 403-5, 403-7

Our organizational culture focuses on protecting the physical well-being of employees, customers, and visitors through the implementation of risk prevention and control practices across our operations. The management model is built on continuous oversight, strategic prevention, and operational risk control, ensuring safe workplaces that are well prepared to respond to any contingency.



Safety Management for Operational Environments

Contact Points and Work centers

As part of the daily operation of our points of sale, systematic inspections are conducted at the beginning of each workday through supervisory walkthroughs, thus detecting any of conditions that could pose risks, such as housekeeping, cleanliness, aisle accessibility, and merchandise placement.

- **Agile Solutions:** Any findings are conveyed to the infrastructure and maintenance areas and JAC support, thereby enabling timely corrections.
- **Response to Emergencies:** Each work center has trained brigade members who are able to handle emergencies and who actively participate in earthquake simulations, thus reinforcing response capabilities for any potential risk situation.

Assembly Plants - GS Motos

Given the nature of our assembly operations, strict industrial safety protocols, operational controls, and specialized technical training programs are in place to mitigate the risks associated with the use of machinery, tools, and production processes, thereby reducing employee exposure to incidents on the production line.

Road Safety - Collections.

This staff continuously receives road safety training programs. The initiatives aim to strengthen responsible driving skills, promote preventive practices, and mitigate risks associated with mobility during the workday, thus helping to protect the well-being of field employees.

Driving Certification - GS Motos

Indicator	2025 results
Leaders certified in safe driving techniques	1,079
Areas that implement the program	35
New-hires trained	649
Operational and regional directors trained	184

Strategy for Safety Training

Ongoing training is one of the pillars of our prevention culture strategy. We have a portfolio of training programs designed for all Grupo Elektra business units:

- **Annual programs:** Regular training in health and safety for all work centers.
- **Five-minute talks:** Brief awareness sessions that concentrate on the specific operating risks inherent to the position.
- **Safety alerts:** Timely communication on relevant incidents and prevention measures.
- **Specialized certification:** Safe use of equipment.

These programs are tailored to the specific risks of each activity and cover topics such as safe motorcycle riding, ergonomics in industrial workstations, forklift operation, and safety protocols in retail stores. Beyond regulatory compliance, we aim to strengthen our employees' ability to identify, prevent, and manage risks in their work environment.



Civil Protection Program

As part of our commitment to safety, we conduct the Civil Protection Training Program annually. It is mandatory for all Tiendas Elektra and Banco Azteca personnel. Since it takes place during working hours, attendance by the entire headcount is guaranteed. The purpose is to have each employee become familiarized with, and apply, basic safety protocols, and with appropriate responses to any emergency.

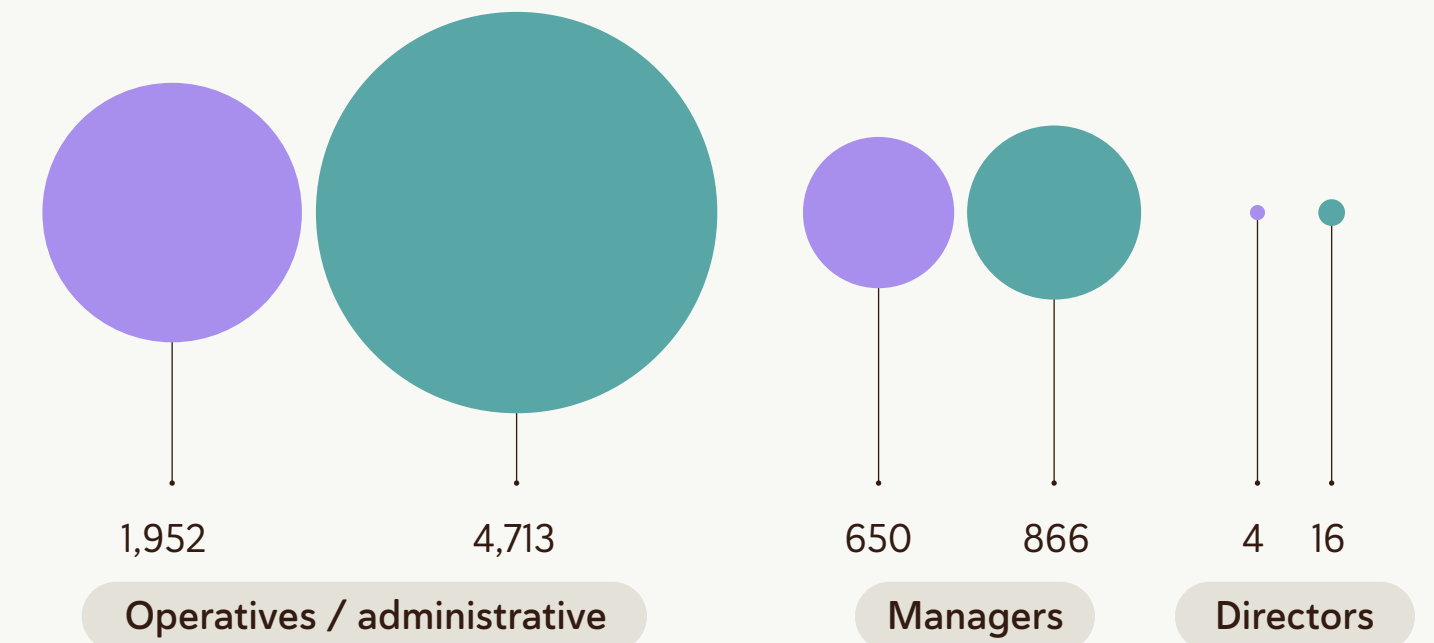
Design and Evaluation

The program content is based on compliance with applicable regulations and internal guidelines, the identification of risks associated with the role or workplace, the analysis of incidents or findings requiring preventive reinforcement, and changes in daily operations or peak activity seasons –such as Buen Fin (a designated weekend for discounts and promotions).

At the end of each module, an assessment is conducted; the minimum passing score is 80% of correct answers.

› Employees trained in occupational safety and health

Women Men



// **8,210 employees** from Tiendas Elektra and 24,172 from Banco Azteca received Civil Protection training

// **A 5% reduction** in annual accidents: from 3,234 in 2024 to 3,071 in 2025

// **5,400 hours** of accumulated training in Civil Protection for Tiendas Elektra and 16,100 hours for Banco Azteca

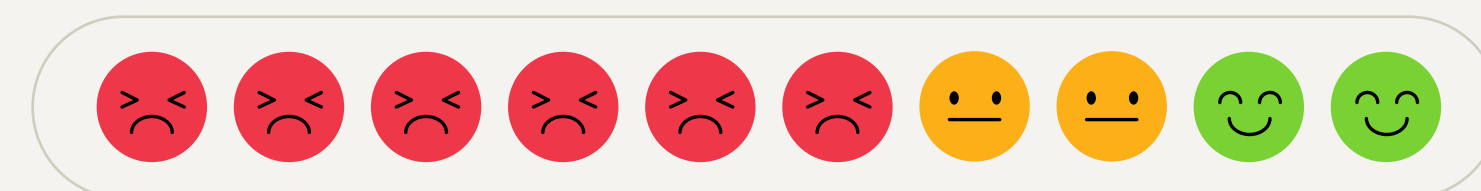
Employee Satisfaction

We foster an organizational culture centered on the employee experience, grounded in the belief that sustainable business performance begins with a workplace that is strong, inclusive, safe, and aligned around a shared purpose. Promoting employee well-being drives workforce engagement, improves operational efficiency, and strengthens relationships with our customers and the communities we serve.

Employee Net Promoter Score (NPS)

The Employee Net Promoter Score (NPS) is a strategic indicator of workplace climate and employee loyalty. It measures employees' willingness to recommend both the Company and the areas in which they work, providing insights that help identify opportunities to strengthen the employee experience and improve talent retention.

The NPS is measured through an employee satisfaction survey administered via the Zeus platform. Employees are classified according to the rating they assign:



Detractors (0-6)

Dissatisfied employees who may negatively impact the company's reputation.

Passive(7-8)

Satisfied employees, although with a moderate level of loyalty.

Promoters (9-10)

Highly satisfied employees with high recommendation potential.

The NPS reflects the balance between Promoters and Detractors, providing a clear measure of overall employee sentiment.

Process Objectives

Our 2025 priorities were designed to strengthen the employee feedback process while enhancing its value as a management tool. To achieve these objectives, we focused on the following priorities:

- Gain a comprehensive understanding of how users perceive the services provided and their overall experience.
- Identify priority opportunities for improvement by analyzing satisfaction levels, complaints, and emerging expectations.
- Track results over time to evaluate the effectiveness of improvement initiatives and strategic actions.
- Provide management with a consistent metric for comparing results across business units, reporting periods, and operating segments.
- Monitor positive trends and identify potential risks through the analysis of both recent and cumulative feedback.

Process Enhancements

Throughout 2025, several enhancements were implemented to improve the accuracy and efficiency of the NPS calculation. Among the changes made is optimization of data handling and processing, which enabled:

- Improving integration across data sources
- Enhancing data traceability
- Standardizing and optimizing database management.

Together, these enhancements improved the responsiveness of the NPS, timely delivery of results, and therefore speedier decision-making. In 2026, we will focus on increasing employee participation in the process by encouraging greater engagement and strengthening internal communication.

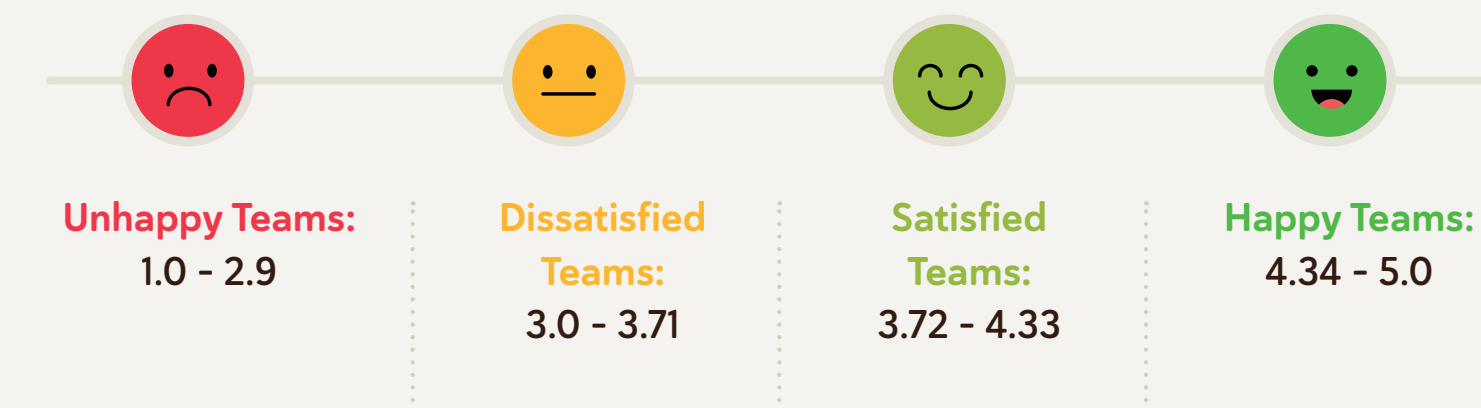
//245,141 employees participated across Grupo Elektra

//70.4% Employee NPS at Grupo Elektra; 73.7% women and 68.1% men



Employee Happiness Survey

The 2025 Employee Happiness Survey is a quarterly assessment that measures employee well-being, motivation, and engagement. Employees rate their experience on a five-point scale, and responses are grouped into four categories:



A positive result is defined as the percentage of respondents who identify as either Happy or Satisfied, providing a clear and consistent measure of employee well-being that helps guide decisions made.

The survey is based on the belief that workplace well-being is a shared responsibility. Employees contribute through a positive attitude and a commitment to personal growth, while the Company fosters an environment that supports performance and development. Together, these factors contribute to higher productivity, better customer service, and a stronger sense of belonging. The survey includes 16 questions organized into five strategic dimensions: Work-Life Balance, Pride and Belonging, Development, Leadership Quality, and Recognition, providing a comprehensive view of the organizational climate.

Survey results help identify targeted opportunities for improvement, strengthen leadership practices, and foster healthy and inclusive workplaces. The survey also forms part of the Company's performance management system, reinforcing alignment among culture, productivity, and sustainable value creation across business units.

To encourage participation, in 2025, employees received communications through the Company's internal communications platform highlighting the confidential nature of the survey. These efforts increased participation rates and improved the timely delivery of results.

//80.9% of employees reported
feeling happy or satisfied
working at Grupo Elektra



Well-Being

GRI 3-3, 401-2, 404-2

We believe employee well-being is fundamental to both individual growth and exceptional performance. Our approach extends beyond the workplace, promoting a healthy balance between work, family, and personal life while supporting employees' physical, emotional, and social well-being. In 2025, we continued strengthening this ecosystem through programs that foster cultural identity, community, and inclusive prosperity.

Personal Well-being

SOMOS FAMILIA

Nine programs help strengthen employees' family relationships, including Mother's Day, Father's Day, GS Birthdays, Rifa Monstruosa, Monstruitos de 10, Camp Azteca, Mi Fiel Amigo, Grandparents' Day, and pre-baptism and marriage workshops.



Monstruitos de 10 – Inspiring Dreams

We recognize the academic achievements of our employees' children and encourage them to pursue their educational goals.

- In 2025, 1,900 school kits, each containing a backpack and school supplies, were distributed to employees' children.

Life Moments

Life Moments helps employees navigate life's most important milestones—from becoming parents to preparing for retirement—through programs that provide practical information, guidance, and support. These include:

- **One More in the Family:** Supporting expectant parents with information on pregnancy, health, nutrition, exercise, breastfeeding, and other topics. A total of 460 babies were enrolled in the program in 2025.
- **Our Children / Teens at Home:** Providing parents with tools and guidance on topics such as nutrition, social media, sexuality, and bullying.
- **Keeping Your Future in Mind (Retirement):** Helping employees prepare for retirement through guidance on healthy habits and long-term planning, supporting a smooth and confident transition into this new stage of life.

Health

We promote the well-being of employees and their families through six programs designed to prevent work-related health conditions and encourage healthy lifestyles.

Salud GS (GS Health)

Salud GS supports employees’ physical, emotional, and mental well-being by providing access to general medical, psychological, and nutritional care.

Health Fairs

Preventive care is encouraged through health fairs offering free or discounted services, including vaccinations, mammograms, glucose screenings, electrocardiograms, ophthalmology exams, and diagnostic testing.

Kilotón

Since 2016, Kilotón has encouraged employees to adopt healthier lifestyles through wellness and fitness initiatives

Lactation Rooms

Safe, dedicated spaces to support breastfeeding and maternal health.

Employee Cafeterias

Employee cafeterias provide access to nutritious, high-quality meals at subsidized prices.

GS HEALTH

More than **33,500 consultations** provided: 81% in person and 19% online.

More than **60,800 employees** registered in the Salud GS app.

32 health clinics located across nine distribution centers (CEDIS), nine in regional hubs, eight in corporate offices, and five across field operations.

HEALTH FAIRS

More than **12,600 employees** benefited

Health fairs were held at **14 corporate locations** across **16 Mexican states**

KILOTÓN

More than **4,060 employees** enrolled in the program in 2025

Wellness Webinars

A series of webinars provide reliable information on preventing and managing health conditions, covering topics such as children’s nutrition, health insurance, mental health, and mindfulness.

Beyond the Workplace

COMMUNITY

Nine initiatives celebrate Mexican traditions, promote cultural diversity, and encourage creativity among employees. These programs also provide access to educational resources, including podcasts, reading recommendations, and books that support personal growth.

CEA Podcasts

Literary content promoting culture and inclusive prosperity.

CEA Books and Book Fairs

We encourage critical thinking and the “Cultural Battle” through 40 in-house publications produced since 2020, and participation in Mexico’s leading book fairs, including Palacio de Minería, FIL Coyoacán, FILIJ Aztlán, and the Guadalajara International Book Fair.

LACTATION ROOMS

More than **730 breastfeeding rooms**, including 15 at corporate offices and 717 across field locations

535 employees participated in the program

WELLNESS WEBINARS

More than **11,000 employees** registered

EMPLOYEE CAFETERIAS

More than **2.08 million meals** served, representing a 36% increase over 2024

CEA-PODCAST

Four podcasts available on six major platforms

More than **90,000 plays**, up 27% from 2024

CEA-Juguetón

Reading among children is encouraged through the donation of 25,000 children's books and storytelling activities at Villa Juguetón.

Native Languages

We celebrate Mexico's Indigenous languages while promoting inclusion and equal access to financial services. The most widely represented languages in 2025 included Nahuatl, Zapotec, Mixtec, and Maya.

Sports

Eight programs promote sports and recreation to strengthen overall well-being, teamwork, and employees' sense of belonging.

Carrera Azteca (11th Edition)

Carrera Azteca, Grupo Elektra's annual race, returned this year with 4,500 runners and raised MXN \$110,000 to support Fundación Azteca's Huella Azteca animal sterilization programs.

Internal Tournaments

Employees participate in basketball, soccer, bowling, and flag football tournaments that encourage camaraderie, and healthy competition.



NATIVE LANGUAGES

50 employee videos **celebrating their native languages**, an increase of 47% over 2024

TORNEOS INTERNOS

2,261 employees registered, representing 145% growth since the program was launched

BANKING GAMES

937 participants: 80% from corporate and 20% from field operations. Second place in the overall medal standing.

Copa Socios (Associates Soccer Cup)

The national seven-a-side soccer tournament featured more than 4,900 players from 22 Mexican states, representing 287 teams, including six women's teams.

Banking Games

We encourage sports and culture among our employees, inspiring them to participate, give their best, and proudly represent Banco Azteca in this national competition. This year's event expanded beyond Corporate to include Aguascalientes, Chihuahua, Guadalajara, León, Mérida, Monterrey, Puebla, and Tijuana.

Environment

We promote environmental awareness and the active participation of our employees in caring for the environment. Through employee campaigns and practical initiatives, we encourage responsible habits that help conserve natural resources and strengthen our culture of environmental stewardship.

Socio Verde (Green Partner)

Launched in 2021, Socio Verde brings employees together through three environmental campaigns: Sé Verde, World Recycling Day, and the Mother Earth Competition.

SÉ VERDE (GO GREEN)

665 actions submitted in 2025

DÍA MUNDIAL DEL RECICLAJE

More than **2,700 garments** recycled in 2025

MADRE TIERRA

More than **450 photographs** submitted depicting environmental beauty and conservation

Sé verde (Go Green)

Employees share everyday environmental actions through photos and videos.

World Recycling Day

Circular economy principles are promoted through clothing and household goods recycling initiatives.

Mother Earth Competition

Employees strengthen their connection with nature through the visual arts.



Communities and Social Impact

GRI 3-3, 203-1, 203-2, 413-1, 413-2

We advance our commitment to inclusive prosperity through initiatives that make a meaningful contribution to community well-being and sustainable development wherever we operate.

To expand the reach and impact of these initiatives, we work closely with nonprofit organizations, public institutions, and other strategic partners to deliver programs in education, health, environmental stewardship, and culture. These partnerships allow us to combine resources and expertise to create long-term economic, social, and environmental value.

Donations and Sponsorships

Our donations and sponsorship programs expand access to opportunities while supporting initiatives that contribute to inclusive prosperity. Together with employee volunteerism, these programs help create a lasting social impact in the communities we serve.

All contributions are governed by our Donations and Sponsorship Policy, which establishes clear eligibility, transparency, and oversight criteria. Consistent with this policy, we do not provide financial support to political parties, candidates, or individuals seeking elected office, thereby preserving the Company’s political neutrality. We also assess prospective recipient organizations to ensure they uphold standards of integrity and ethical conduct consistent with our corporate values.

Donations

Figures in Mexican pesos.

Type of Donation	2023	2024	2025
Cash donations	MXN 180,097,500	MXN 191,825,000	MXN 202,788,944
In-kind donations	MXN 42,177	MXN 8,706	MXN 295,145
Total:	MXN 180,139,677	MXN 191,833,706	MXN 203,084,089

Volunteering

The GS Volunteer Program provides employees with opportunities to participate in initiatives coordinated by Azteca Foundation, strengthening their commitment to community service while creating meaningful social impact.

Grupo Elektra

Year	2023	2024	2025
Volunteers	12,796	4,579	1,613
Volunteer Hours	32,892	13,737	4,839



Fundación Azteca

In 2025, Fundación Azteca consolidated its role as the coordinating arm of the Group's social impact, strengthening collaboration networks and expanding its reach in Mexico. Corporate volunteering continued to be a key driver of change, dedicating volunteer hours for the benefit of vulnerable communities and bringing together more than 590 companies and strategic partners committed to social development. This collaboration made it possible to broaden the programs' reach and deepen their impact.

This joint effort translated into direct engagement with thousands of communities across the country, with a presence in all 32 federal entities. Through initiatives focused on education, culture, and the environment, local capacities were strengthened and opportunities were created for populations in vulnerable situations.

As part of its environmental and social calls for proposals, Fundación Azteca supported community projects focused on water, climate, and biodiversity, recognizing initiatives with high potential for replicability and impact. The digital broadcast of these events reached thousands of people, broadening the public conversation around sustainability.

Financial education and civic education programs benefited more than one million people through digital platforms, webinars, and partnerships in Mexico and Central America – including Guatemala, Honduras, and Panama – consolidating a regional intervention model with an inclusive, long-term approach.



PRIORITY OBJECTIVES

As part of continuous improvement, Fundación Azteca developed specific actions to address its three priority objectives:

Objective 1:

Building capacities and forming agents of change

- Promote education in favor of freedom. Actions taken:
- We trained 337 teachers in social-emotional skills.
- In collaboration with Microsoft, teacher training was conducted on generative artificial intelligence.

Objective 2

Partnerships and funding

Generate partnerships that lead to greater funding for the sustainability and growth of Fundación Azteca's programs through a high-impact value proposition and mechanisms for transparency and accountability. Actions taken:

- Implementation of Odoo CRM as an administrative and business management platform, along with the donation of an educational tool integrated into technology classes, providing hands-on experience in e-marketing, e-commerce, and programming.
- Receipt of a donation of \$1.2 million pesos from Suntech, allocated to environmental entrepreneurship projects and empowerment workshops for female students in STEAM fields.

Objective 3

Creating value for the Group's companies

Generate clear, tangible, and meaningful social value that reflects the commitment of Grupo Salinas companies to their communities. Actions taken:

- Strategic alliances and synergies with Heineken México, the Mexican Social Security Institute (IMSS), and the state governments of Yucatán, Estado de México, Jalisco, Puebla, Nuevo León, Tlaxcala, and Guanajuato.
- Strengthening of existing programs under the Youth, Society, and Environment pillars



//**6,057 students** enrolled in the 2025-2026 school year.

//**19 Planteles Azteca** schools across **8 states** of the Republic.

//**125 students** took part in the Internships Program in 2025.

//**184 mentors** and **360 mentees** took part in 2025.

Youth

Modelo Educativo Azteca (Azteca Educational Model)

The Modelo Educativo Azteca is a program built on three guiding pillars: character formation, freedom, and value creation. It is aimed at talented middle- and high-school students, particularly those in disadvantaged circumstances. Through personalized education, psycho-pedagogical support, digital immersion, ongoing teacher training, robotics workshops, quality English instruction, and innovative methodologies, students fully develop their talents and broaden their view of the world.

Since the Model's implementation, students at the Planteles Azteca schools have built a sustained track record of educational mobility across different regions of the country. These results are reflected in concrete achievements: participation in international competitions, development of technology projects, and the creation of school environments that strengthen autonomy, critical thinking, and students' ability to make decisions about their own future.

Employability and future outlook

› Internships Program

Students at the Planteles Azteca schools complete internships at Grupo Salinas companies, connecting with the real-world work environment and gaining experience that strengthens their sense of purpose, broadens their professional perspective, and integrates them into a corporate culture grounded in purpose and values.

› Mentorship Program

Executives from Grupo Salinas companies draw on their professional experience to help students broaden their view of the world, while also guiding them in the search for their life purpose.

› Esperanza Azteca

Esperanza Azteca is a program that uses music to build the character of Mexican children and young people, empowering them to build a better future. Children and young people ages 7 to 17 receive top-quality music instruction four hours a day, five days a week. After eleven months, young people with no prior musical training are able to perform in a symphony orchestra concert, proving to themselves and their community that anything is possible. Through teamwork, the model strengthens self-esteem, promotes values, and develops cognitive skills.



Esperanza Azteca Symphony Orchestras

The program empowers children and young people through collective musical practice, driving their holistic development and giving them opportunities to build a better future, regardless of their socioeconomic status. Through community orchestras, the program uses music as a tool for social transformation that strengthens self-esteem, promotes values, develops cognitive skills, and helps build stronger, more united communities.

Instituto Superior de Música Esperanza Azteca (ISMEA)

The Instituto Superior de Música Esperanza Azteca (ISMEA) is a university run by Fundación Azteca, created to professionally train young musical talent in music, singing, and orchestral conducting through a comprehensive educational model that is 75% hands-on and taught by renowned instructors from Mexico and abroad.

Sinfónica Azteca

This program brings together Mexican musicians to take part in a virtual academy with top-tier international instructors. After three months of remote study, participants experience an intensive immersion at an artistic residency at ISMEA's headquarters in Constanca, Puebla. Following this powerful experience, Sinfónica Azteca embarks on a concert tour conducted by Maestro Carlos Miguel Prieto.

Sinfónica Azteca supports young talent with musical and leadership skills, connecting them to global networks and helping to develop some of Mexico's most outstanding and promising musical figures.



//**34** active Esperanza Azteca **Symphony Orchestras (OSEAS)**, **5,484 students**, and **364 teachers**.

//**90 musicians** took part in the Sinfónica Azteca Program.

Entrepreneurship and sustainability

› Un Nuevo Bosque (A New Forest)

This is a program for the care and conservation of water, biodiversity, and climate. It is carried out through reforestation drives and restoration efforts, in which volunteers plant native species from each region while learning about the importance of their conservation.

In partnership with Heineken México, we carried out reforestation drives in Mexico City, Nuevo León, Jalisco, and Coahuila, where, together with civil society and public- and private-sector stakeholders, we planted shrubs and pollinator plants.

In accordance with the independent consulting assessment conducted by GIZ (German Agency for International Cooperation), the native trees and plants reforested during the 2023 and 2024 planting drives contributed to the infiltration of approximately 42 million liters of water and the capture of about 400 tons of CO₂.



//**4,106 trees** and plants planted.

//**1,613 volunteers** for “Un Nuevo Bosque”



Society

› Huella Azteca

Through the Huella Azteca program, we promote civic action to encourage responsible adoption, sterilization, and animal protection, strengthening social awareness and civic participation. Animal welfare is civic participation and the building of healthy structures that create positive impact from the ground up.

//MXN 110,000 pesos donated to Huella Azteca

//546 sterilizations across 5 campaigns

› Vive Sin Drogas (Live Drug-Free)

This program aims to warn young people about the consequences of drug use and the development of addictions, through talks and social media campaigns that provide information about the negative effects of drug use, alcoholism, bullying, tobacco use, eating disorders, and gender-based violence, based on the principle that an informed society makes better decisions.

Indicator 2025	Figure
Direct impact through events (Parents' Tour, Rally Azteca, and Vive Sin Drogas Virtual)	81,700
In-person events	22



› Jugueton

This is a social awareness and donation campaign aimed at the general public and Grupo Salinas employees, carried out in Mexico primarily during the holiday season, with the goal of collecting new toys to give to children in vulnerable communities.

2025 Results

Indicator	2025 Figure
Municipalities benefited	399
Institutions, communities, and neighborhoods benefited	8,683
Companies and strategic allies joined	More than 590
Hours invested	More than 49,000



Natural Capital

Environmental Management at Grupo Elektra





Natural Capital

Environmental Commitment

GRI 3-3

At Grupo Elektra, we are committed to reducing the environmental impact of our operations through sustainable practices that protect the environment, conserve natural resources, and help address climate change for current and future generations. We align the pillars of our sustainability strategy with the Sustainable Development Goals (SDGs) to communicate our contribution and integrate sustainability principles across the Group.

Our environmental strategy is built around four focus areas: energy efficiency, emissions reduction and decarbonization, water management, and waste management. Each area is supported by specific policies, targets, and performance metrics overseen by the operating teams within each business unit and consolidated at the Group level.



2025 ENVIRONMENTAL HIGHLIGHTS

Inventory baseline year

2025 established as the baseline year for greenhouse gas emissions, in accordance with IFRS S1, IFRS S2, and the GHG Protocol Corporate Standard.

Renewable energy

97.3 GWh of renewable energy consumed, representing 29.1% of the Group's consolidated electricity consumption.

Emissions intensity

0.635 tCO₂e per MXN 1 million in consolidated revenue.

EDGE certification

50 Tiendas Elektra certified as of year-end (25 new certifications in 2025), advancing toward the commitment to certify 209 stores by 2029.

Efficiency investments

MXN 81.6 million invested in high-efficiency air-conditioning and lighting technologies across the Group.

Recycling

13,766 tons of waste diverted from disposal, with 100% managed through recycling processes.

Sustainability-Linked Bond

Publication of the first performance results for the Group's Sustainability-Linked Bond, reflecting progress toward the committed environmental KPIs.

Grupo Elektra

Energy

GRI 302-1, 302-3, 302-4

The Group’s consolidated energy consumption totaled 334.7 GWh in 2025 across its four business units. The Group continued to expand its use of renewable energy, which accounted for 29.1% of total energy consumption during the year.

› Energy Consumption by Business Unit

Business unit	Electricity Consumption (GWh)	% Renewable
Tiendas Elektra	265.6	32.1%
Banco Azteca	50.1	17.8%
GS Motos	11.9	1%
BAZ Entregas	7.2	42.9%
Grupo Elektra Total	334.7	29.1%

↓ Learn more in the Sustainable Performance Appendix.

//97.3GWh of renewable energy consumed in 2025, equivalent to 29.1% of the Group’s total electricity consumption

Emissions

GRI 2-4, 305-1, 305-2, 305-3, 305-4

We report greenhouse gas (GHG) emissions in accordance with the GHG Protocol, including Scope 1 emissions from the direct combustion of fossil fuels and Scope 2 emissions associated with purchased electricity consumption. For Scope 2 emissions, we use the market-based method as our primary reporting approach, as it reflects the Group’s renewable energy procurement strategy. We also disclose emissions calculated using the location-based method in accordance with the GHG Protocol Scope 2 Guidance (2015) to provide additional context and comparability.

› 2025 Consolidated Emissions (tCO₂e)

Business Unit	Scope 1	Scope 2 (market based)	Total (A1 + A2 market)	Scope 2 (location based)	Total (A1+A2 location based)
Tiendas Elektra	6,775	80,104	86,879.7	117,916.7	124,692
Banco Azteca	10,893	18,288	29,181.3	22,245.2	33,138.3
GS Motos	2,215.5	5,209	7,424.9	5,264	7,479.5
BAZ Entregas	28,123	1,823	29,946.5	3,192.9	31,316
Grupo Elektra Total	48,007	105,425.4	153,432.4	148,618.8	196,625.8

//153,432.4 tCO₂e total market-based emissions (Scope 1 + Scope 2)

The difference of 43,193.40 t CO₂e between the location-based and market-based methodologies corresponds to the grid electricity emissions that Grupo Elektra avoids attributing to its inventory by covering 29.1% of its consumption (97.3 GWh) with renewable energy.

GHG Inventory Base Year: IFRS S1, IFRS S2, and the GHG Protocol Corporate Standard

This report establishes 2025 as the base year for Grupo Elektra’s greenhouse gas (GHG) inventory. The designation is aligned with IFRS S₁ (General Requirements for Disclosure of Sustainability-related Financial Information) and IFRS S₂ (Climate-related Disclosures), issued by the International Sustainability Standards Board (ISSB). These standards require organizations to account for emissions in accordance with the GHG Protocol Corporate Standard and to disclose material methodological changes transparently. Accordingly, Grupo Elektra updated its emissions accounting methodology during 2025.

The updated methodology incorporates four key enhancements:

- 1. Comprehensive consolidation:** Inclusion of all operating entities across the Group.
- 2. Updated emission factors:** Adoption of the 2006 IPCC emission factors (Chapter 3: Mobile and Stationary Combustion).
- 3. Dual reporting:** Adoption of both location-based and market-based approaches for Scope 2 emissions.
- 4. Data assurance:** Comprehensive cross-validation of energy consumption data (liters and GWh) against calculated emissions (tCO₂e).

Changes to the inventory boundary compared with previous reporting periods –particularly the inclusion of Banco Azteca’s home-collection vehicle fleet within Scope 1 emissions and the separate reporting of BAZ Entregas as an independent reporting unit– mean that the figures are not directly comparable with those reported in the 2024 Sustainability Report. Beginning in 2026, the Group will measure and report emissions performance against this 2025 baseline using a consistent methodology. This will allow for meaningful year-over-year comparisons in line with IFRS S2 and the GHG Protocol.

Emissions Intensity

GRI 2-4, 305-4

The Group’s emissions intensity in 2025, calculated using total Scope 1 and market-based Scope 2 emissions divided by consolidated revenue, was 0.652 tCO₂e per MXN 1 million in revenue. This metric serves as the baseline for measuring the Group’s carbon efficiency in future reporting periods.

Calculation Component	2025
Scope 1 Emissions (tCO ₂ e)	48,007
Scope 2 Emissions, Market-Based (tCO ₂ e)	105,425.4
Total Scope 1 + Scope 2 Emissions, Market-Based (t CO ₂ e)	153,432.4
Consolidated Revenue (MXN millions)	215,356
Emissions Intensity (t CO ₂ e per MXN 1 million in revenue)	0.712

//2025 Emissions Intensity: 0.712 tCO₂e per MXN 1 million in revenue

Water

Grupo Elektra uses water primarily in Tiendas Elektra, Banco Azteca offices, the GS Motos motorcycle assembly plant, and its distribution centers. Water is used exclusively for sanitation, cleaning, and general hygiene purposes. Because the Group does not operate water-inten-sive production processes, water consumption remains relatively low compared with the scale of its operations. Water use is monitored in accordance with the requirements of CONAGUA (Mexico’s National Water Commission) and applicable state regulations.

› Total Water Consumption (m³)

Business Unit	2023	2024	2025
Tiendas Elektra	134,536	140,596	140,486
Banco Azteca	158,684	158,212	156,795
GS Motos	25,433	24,233	46,694
Grupo Elektra Total	318,653	323,041	343,975



Waste

GRI 306-1, 306-2, 306-3, 306-4, 306-5

The Group’s waste management model prioritizes the reduction, reuse, and recycling of materials generated through its operations. The pro-gram covers both recyclable materials, including cardboard, PET, and aluminum, and industrial materials generated at the GS Motos assembly plant, such as scrap metal, foam, wood, and expanded polystyrene.

› Waste Diverted from Disposal (kg)

Waste Type	2024 (kg)	2025 (kg)
Aluminum	151	271
Cardboard	24,715	21,715
Mixed materials	1,798	618
PET	4,097	4,653
Shredded materials	110	0
Subtotal - retail stores and offices	30,871	27,257
Assembly plant waste (GS Motos)	12,707,397	13,739,060
Grupo Elektra Total	12,738,268	13,766,317

//13,766 tons of waste recycled in 2025

All reported waste, representing 100% of the total volume generated, was managed through off-site recycling by waste management providers authorized by the Secretariat of Environment and Natural Resources (SEMARNAT). Most of the reported waste was generated at the GS Motos assembly plant due to the nature of its manufacturing activities. Materials sent for recycling included cardboard packaging, foam, wooden pallets, scrap metal, and expanded polystyrene, among other recoverable materials.

Energy Efficiency Investments

In 2025, Grupo Elektra invested MXN 81.6 million in energy-efficient technologies. Most of the investment was directed to the Tiendas Elektra network (63% of the total), followed by Banco Azteca (37%) and, to a lesser extent, the GS Motos assembly plant. High-efficiency air conditioning systems accounted for 89% of the year's investment, complemented by LED lighting upgrades, primarily at Tiendas Elektra.

↓ Learn more in the **Sustainable Performance Appendix**.

Tiendas Elektra

Energy and Emissions

GRI 2-4, 305-1, 305-2, 305-3

Tiendas Elektra consumed 265.6GWh of electricity in 2025, accounting for approximately 80% of the Group's total consumption. Renewable sources accounted for 32.1% of total electricity use. Scope 1 emissions totaled 6,775 tCO₂e, primarily from diesel (1,080,942 Liters), gasoline (1,213,057 Liters), and LPG (144,343 Liters) consumption. Scope 2 emissions, calculated using the market-based method, totaled 72,944 tCO₂e.

265.6 GWh consumed	32.1% renewable energy
6,775 tCO ₂ e Scope 1	80,104 tCO ₂ e Scope 2 (market)

EDGE Certification

The Excellence in Design for Greater Efficiencies (EDGE) certification, developed by the International Finance Corporation (IFC), a member of the World Bank Group, recognizes facilities that achieve minimum reductions of 20% in energy and water consumption, and in the embodied energy of materials. The Group has committed to certifying 205 locations by 2029.

Program Progress

Year	Advanced ¹	Certificate	Total
2023	4	1	5
2024	14	6	20
2025	10	15	25
Cumulative total	28	22	50
		2029 Target	205

1.Certified branches achieve average energy savings of 40%-55% under the Advanced level and 23%-40% under the Certificate level compared with the Mexican retail-sector benchmark.

↓ Learn more about **Grupo Elektra's Sustainability-Linked Bond**

//A total of 50 Tiendas Elektra points of contact were EDGE-certified between 2023 and 2025

//23% progress toward the 2029 target

Water and Waste

Water consumption at Tiendas Elektra remained stable at 140,486 m³ in 2025. Waste generated at stores and distribution centers was managed through the Group's recycling program, with a total of 27,257 kg of materials diverted from disposal during the year, including cardboard, PET, aluminum, and mixed materials. All materials were sent to off-site recycling facilities.

↓ Learn more in the **Sustainable Performance Appendix**



GS Motos

Energy and Emissions

GRI 2-4, 305-1, 305-2, 305-3

GS Motos consumed 11.9 GWh of electricity in 2025 across its manufacturing and commercial operations. The assembly plant was the Group's largest consumer of LP gas, generating 706.6 tCO₂e. Total Scope 1 emissions from gasoline and LP gas amounted to 2,215.5 tCO₂e, while Scope 2 emissions under the market-based methodology totaled 4,280.6 tCO₂e.

11.9GWh consumed	2,215.5 tCO ₂ e Scope 1
5,209 tCO ₂ e Scope 2 (Market)	

Water and Waste

GRI 306-4

Water consumption at GS Motos totaled 46,694 m³ in 2025, up significantly from 24,233 m³ in 2024 (+93%). The increase reflects the resumption of production activities and the addition of new retail locations integrated into GS Motos’ operations. The assembly plant accounted for the vast majority of waste generated by GS Motos, including cardboard packaging (9,097 t), foam (2,255 t), wooden pallets (1,359 t), scrap metal (708 t), expanded polystyrene (227 t), and other recoverable materials such as plastic, aluminum, and cable (44 t combined). All materials were directed to recycling processes through authorized waste-management providers.

//13,739 tons recycled at the assembly plant, resulting in a 100% recycling rate

Investment in Efficiency

GS Motos invested MXN 66,661 in energy-efficiency initiatives during 2025, down significantly from MXN 7.4 million in 2024, when the plant’s lighting modernization program was completed. Investment levels are expected to remain relatively low until the next technology-renewal cycle for production equipment.

↓ Learn more in the **GS Motos** Appendix

Baz Entregas

Energy and Emissions

BAZ Entregas manages the Group’s logistics operations and generated 28,123 tCO₂e of Scope 1 emissions in 2025, all from diesel consumption by its heavy-transport fleet (8.17 million liters). Electricity consumption at distribution centers and hubs totaled 8.6 GWh, with 42.9% supplied from renewable sources. Scope 2 emissions, calculated using the market-based methodology, amounted to 1,823 tCO₂e.

28,123 tCO₂e Scope 1	42.9% renewable energy
1,823 tCO₂ Scope 2 (market)	7.2 GWh consumed

Logistics Decarbonization Strategy

The logistics reconfiguration implemented in 2025—a transition from a centralized logistics model to a decentralized network of hubs and delivery centers—is intended to reduce travel distances and improve distribution efficiency. Next steps include the gradual incorporation of electric vehicles into the fleet (10 vehicles as of year-end 2025, out of a total fleet of 590) and continued route optimization through ABC product categorization and store-level logistics analysis.

Banco Azteca

GRI 2-4, 305-1, 305-2, 305-3

Energy and Emissions

Banco Azteca consumed 50.1 GWh of electricity in 2025, primarily across its branch network and corporate offices. Renewable sources accounted for 17.8% of total electricity consumption. Scope 1 emissions were largely generated by the gasoline-powered fleet used for home collection services (10,893 t CO₂e), a field operation that forms part of the bank’s financial-inclusion model. Scope 2 emissions, calculated using the market-based methodology, totaled 18,288 tCO₂e.

50.1 GWh consumed	17.8% of Renewable Electricity
10,893 tCO₂e Scope 1	18,288 tCO₂e Scope 2 (market)

Water and waste

Water consumption at Banco Azteca decreased to 156,795 m³ in 2025. Urban waste generated at branch locations is managed through the Group’s consolidated recycling program.

↓ Learn more in the **Banco Azteca** Appendix

Investment in Efficiency

Investment in energy-efficiency technology reached MXN 30.2 million in 2025. Most of the investment was allocated to high-efficiency air-conditioning systems at key branch locations.

TCFD Commitment

In 2022, Banco Azteca formally committed to the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). This commitment reinforces the integration of climate-related risks and opportunities into the bank’s financial management and is complemented by the issuance of the Group’s Sustainability-Linked Bond.

↓ Learn more about **Banco Azteca’s TCFD** alignment



Climate change

Sustainable finance





//We issued **MXN 2.5 billion in sustainability-linked bonds**, directly linking environmental performance to our financial strategy.

//We achieved the annual targets established under our sustainability-linked bond. With **25 new EDGE certifications** obtained in 2025, **we reached a total of 50 certified units** between 2023 and 2025, strategically located across three states. We have achieved **24.4% of our 2029 target of 205 stores**, supporting the transition toward a lower-impact operating model nationwide.

Climate change

At Grupo Elektra, we recognize climate change as a fundamental factor affecting market stability and long-term value creation. Our strategy seeks not only to mitigate impacts, but also to transform the way we operate through a proactive, risk-based approach aligned with leading international frameworks, including the Task Force on Climate-related Financial Disclosures (TCFD) and IFRS S1 and S2.

Sustainable Finance Sustainability-Linked Bond

At Grupo Elektra, we integrate environmental objectives directly into our capital structure, recognizing sustainable finance as a key driver of the transition to a lower-carbon economy. By linking our growth strategy to measurable and ambitious targets, we promote operational efficiency while creating long-term value.

Our first sustainability-linked bond issuance, completed in December 2023 for MXN 2.5 billion, reflects this commitment. The instrument ties financing costs to the achievement of decarbonization milestones across our points of contact, strengthening operational discipline, transparency, and investor confidence.

› Bond Characteristics

Item	Detail	
Issuer	ELEKTRA*	
Issuance Date	December 6, 2023	
Currency	MXN	
Maturity	2029	
Amount Issued	MXN 2.5 billion	
Credit Ratings	HR AA (HR Ratings) AA/M (Verum) AA-.mx (Moody's)	
Key Performance Indicator (KPI)	205 Tiendas Elektra stores achieving EDGE Certified status (Level 1)	
Second-Party Opinion (SPO)	Sustainalytics	
	KPI Strength	Adequate
	SPT Ambition	Ambitious

A Measurable Commitment: *EDGE Certification*

The sustainability-linked bond is tied to the EDGE (Excellence in Design for Greater Efficiencies) standard, developed by IFC, a member of the World Bank Group. This strategy optimizes the design and operation of our infrastructure to reduce environmental impacts through greater efficiency in energy, water, and materials.

› Eco-Efficiency Performance Under the EDGE Standard

The implementation of LED lighting, optimized climate-control systems, materials with improved thermal performance, and water-efficiency solutions has delivered:

- 39% average energy savings
- 58% average water savings
- 87% reduction in embodied energy

› Geographic Distribution of Certified Stores



Our Path to 2029

Grupo Elektra aims to have 205 EDGE-certified stores by 2029. To achieve this goal, we will focus on five priorities over the coming years:

- Advancing the certification program
- Standardizing energy-efficient technologies and equipment
- Prioritizing stores with the greatest certification potential
- Expanding the program into new regions
- Strengthening technical and operational oversight

Our sustainability-linked bond is one example of how ESG considerations are being integrated into the way we finance growth. More than a financing tool, it supports improvements in how we design, build, and operate our facilities. By combining financial discipline, operational efficiency, and environmental responsibility, we are building a business that is more resilient, more competitive, and better prepared for the future.

↓ Learn more on the Sustainability-Linked Bond website.

Climate Risk Analysis (TCFD)

GRI 3-3, 201-2, 416-1

Guided by the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD), we expanded our climate-related efforts within the financial division and completed our first structured assessment of climate-related risks and opportunities for the commercial business. The assessment provides greater clarity on how climate-related factors may affect the business and supports more informed decision-making processes.

The analysis evaluates potential financial and operational impacts across different climate scenarios and time horizons, providing the foundation for our ongoing alignment with IFRS S1 and IFRS S2.

//Climate-related considerations now form part of **strategic decision-making** for the commercial business, in alignment with TCFD and IFRS S2.



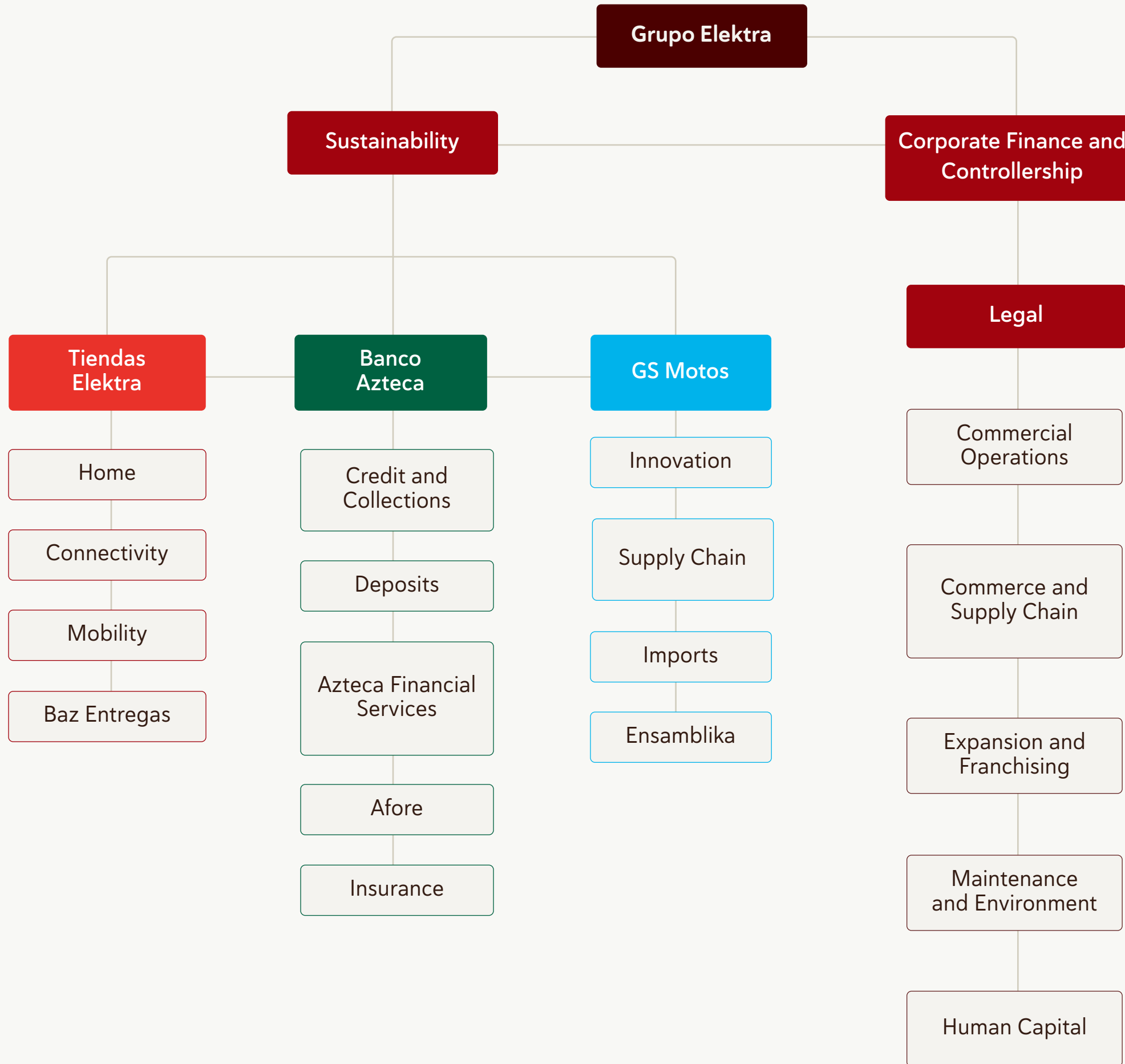
Climate Governance

Grupo Elektra has established a climate-governance framework to oversee, manage, and monitor climate-related risks and opportunities across the organization.

The Board of Directors provides oversight, while day-to-day management is carried out through the ESG Committee, with active participation from Finance, Operations, Risk Management, and Legal. Senior management receives regular updates on climate-related developments, scenario analysis, and progress toward strategic objectives.

Key elements of the governance framework include:

- **Strategic planning:** Integration of climate-related factors and risks into strategic planning (3-5 years)
- **Enterprise risk management:** Incorporation of climate-related risks into the corporate risk matrix
- **Responsible investment:** Evaluation of capital investments (CAPEX) using sustainability criteria
- **Accountability:** Inclusion of climate-related KPIs in performance evaluations



Climate Strategy

Climate-scenario analysis helps us understand how climate change could affect our business over time and where we need to strengthen resilience. For this assessment, we considered two scenarios:

- **Orderly Transition (2°C):** Gradual regulatory, market, and technological changes
- **Severe Physical Scenario (3°C+):** More frequent extreme weather events and increased disruption to operations.

//The resilience of our business units was assessed across different climate scenarios **to gain a deeper understanding of potential financial and operational impacts.**

Climate Risk Management

Climate-related risks are identified, assessed, and prioritized using a framework aligned with TCFD recommendations and IFRS S1 and IFRS S2 requirements. Risks are evaluated across three- time horizons:

- **Short term:** 0-3 years
- **Medium term:** 3-10 years
- **Long term:** More than 10 years

Potential financial impacts are evaluated across the following four key areas:

- **Revenue:** Changes in demand resulting from shifts in consumer preferences or market disruptions
- **Operating costs:** Increases associated with energy consumption, resource management, and corrective maintenance
- **Assets:** Physical damage and premature technological obsolescence
- **Finances:** Pressure on insurance premiums, access to capital, and the availability of sustainable financing

Tiendas Elektra

GRI 3-3, 201-2

Given the scale of our store and distribution center (CEDIS) network across Mexico, we assess climate-related risks from a financial-materiality perspective, considering both the physical vulnerability of our infrastructure and the regulatory and market changes associated with the transition to a lower-carbon economy.

Climate Risk Management

Physical Risks

We have identified the following areas where climate-related events could affect business continuity, including disruptions to logistics operations, damage to infrastructure, and impacts on inventory availability:

- **Extreme weather events:** Floods, hurricanes, and other severe weather events
- **Business continuity:** Power outages associated with heat waves
- **Asset integrity:** Structural damage caused by hailstorms or landslides
- **Supply chain:** Disruptions affecting key logistics hubs

Transition Risks

As the economy becomes increasingly focused on decarbonization, transition risks continue to grow in importance. We have identified the following areas where these risks could affect the business, particularly through changes in product demand, compliance requirements, technology adoption, and stakeholder expectations.

- **Market:** Changes in consumer preferences toward more sustainable products
- **Regulatory:** New environmental regulations and the implementation of carbon taxes
- **Technology:** Obsolescence of energy-intensive products
- **Reputation:** Increasing stakeholder expectations regarding sustainability practices

Climate-related risks may result in higher operating costs, reduced demand, margin pressure, and asset impairment. At the same time, they create opportunities to improve efficiency and strengthen business resilience.

Strategy and Response

To address these challenges, we have focused our climate strategy on energy efficiency and operational improvement, with EDGE certification serving as a key initiative. Our approach is centered on the following actions:

- **Infrastructure certification:** Certifying stores under internationally recognized efficiency standards
- **Advanced technologies:** Deployment of energy-efficient technologies, LED lighting, and optimized climate-control systems
- **Resource optimization:** More efficient use of energy and water
- **Decarbonization:** Reduction of emissions associated with operations

↓ Learn more about the **Tiendas Elektra TCFD** analysis here.

//**Certified stores** achieve meaningful reductions in energy and water consumption, while supporting lower emissions and improved operational efficiency.

Climate Opportunities

The following opportunities have been identified in connection with the transition to a lower-carbon economy:

- **Green Portfolio:** Expansion of eco-efficient product offerings
- **System-wide efficiency:** Improved energy performance across stores and distribution centers, resulting in greater operational efficiency and lower costs
- **Access to capital:** Enhanced reputation and greater access to sustainable financing

Metrics and Targets

As part of our MXN 2.5 billion bond issuance, we remain committed to achieving EDGE certification in 205 stores by 2029.

› Certification Progress

Year	2023	2024	2025	Total
Certified Contact Points	5	20	25	50

As of year-end 2025, the 50 certified Points of Contact represented 24.4% of the bond's overall target and 6.8% of the operating network defined in the 2022 baseline, supporting continued progress toward the 2029 target.

↓ Learn more in the **Sustainability-Linked Bond** section

GS Motos

GRI 3-3, 201-2

As Grupo Elektra’s industrial business unit, GS Motos operates across the entire motorcycle value chain, from design and assembly to distribution and after-sales service. We assess climate-related risks from a financial materiality perspective, considering both the physical vulnerability of our production facilities and supply chain and the transition to cleaner technologies.

Climate Risks

Physical Risks

Our operations are exposed to climate-related events that could affect manufacturing facilities and distribution logistics. Key risks include:

- **Industrial continuity:** Flooding at assembly plants and distribution yards
- **Logistics disruptions:** Supply chain disruptions caused by severe weather events
- **Operational efficiency:** Heat waves and water stress affecting industrial processes
- **Energy supply:** Power outages affecting assembly operations

//We have established a foundation for integrating climate-related considerations into business management and **advancing a more resilient, lower-carbon operation.**

Transition Risks

The global shift toward electrification and a more demanding regulatory environment presents several transition risks:

- **Regulatory environment:** Emissions regulations and potential restrictions on combustion-engine vehicles
- **Technological disruption:** Accelerating adoption of electric mobility solutions
- **Adaptation costs:** Investments required to modernize processes and adopt new materials
- **Reputation:** Stakeholder expectations related to the transition away from combustion-based products

Managing these risks effectively is essential to responding to changing market demand and maintaining long-term competitiveness through technological transformation.

EStrategy and Response

Our strategy focuses on supporting the transition to more sustainable mobility solutions through initiatives such as:

- **Electrification:** Development and commercialization of electric motorcycles
- **Sustainable R&D:** Evaluation of advanced materials and deployment of new technologies
- **Eco-efficiency:** Optimization of energy consumption across production processes
- **Innovation:** Continued investment in innovation capabilities

Climate Opportunities

The following opportunities can strengthen the long-term positioning of the business:

- Expansion of electric mobility and micromobility solutions
- Development of charging infrastructure
- Adoption of circular-economy models, including recycling and refurbishment programs
- Integration of renewable energy into production processes
- Innovation in business and financing models

Electrification also creates opportunities for innovative financing structures and strategic partnerships that can accelerate the adoption of cleaner technologies and strengthen our value proposition.

GS Motos’ transition toward a more sustainable business model is both a response to climate-related risks and an opportunity to strengthen its market position, drive innovation, and create long-term value in a rapidly evolving industry.

Metrics and Targets

Our climate strategy focuses on four key areas:

- **Measurement:** Reporting greenhouse gas emissions in accordance with the GHG Protocol
- **Efficiency:** Establishing carbon-intensity indicators
- **Energy:** Increasing the use of renewable energy over time
- **Targets:** Setting emissions-reduction objectives

↓ Learn more in Grupo Elektra’s TCFD report.

Banco Azteca

GRI 3-3, 201-2, 416-1, FS3, FS5, FS10, FS11, FN-IN-410A.2

Environmental, Social, and Governance (ESG) factors can represent both risks and opportunities for the Institution, with potential impacts on financial performance, operations, and reputation.

At Banco Azteca, we identify, assess, and incorporate these factors into our Enterprise Risk Management Framework to strengthen business resilience and support long-term value creation.

From this perspective, the principal ESG risks fall into the following three categories:

- **Credit Risk:** Potential deterioration in the creditworthiness of loan and investment portfolios resulting from ESG-related events that adversely affect borrowers’ ability to meet their financial obligations or reduce the value of underlying assets
- **Operational and Fiduciary Risk:** Potential losses arising from weaknesses in processes, controls, or management practices, including the failure to incorporate sustainability considerations into asset management or advisory activities when such deficiencies result in harm to clients

- **Reputational Risk:** Damage to the Institution’s reputation and stakeholder confidence resulting from inadequate consideration of ESG factors in business strategy and decision-making processes

Climate, Environmental, and Social Risk Management (TCFD)

As part of this broader approach, we recognize that climate-related risks –both physical risks (extreme weather events and gradual climate changes) and transition risks (regulatory, technological, and market changes associated with the transition to a lower-carbon economy)– require dedicated analysis. These risks are addressed in detail in the Environmental Commitments section.

Methodology

We use ThinkHazard, a platform developed by the World Bank, to assess physical risks across geographic regions. The platform evaluates climate-related, environmental, and social hazards that may affect our operations and portfolio.

The primary risks assessed include:

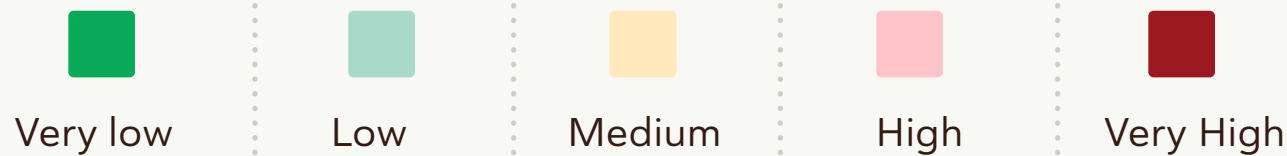
- **Climate-Related Risks**
 - Flooding
 - Drought
 - Cyclones
 - Landslides
 - Extreme heat
 - Wildfires
- **Non-Climate Environmental Risks**
 - Earthquakes
 - Volcanic eruptions
 - Tsunamis
- **Social Risks**
 - Crime
 - Migration
 - Vandalism

This approach supports early risk identification, informed decision-making, and a more comprehensive understanding of potential exposures, while reinforcing our commitment to sustainability and institutional resilience.

The assessment process includes:

1. Classifying each municipality in Mexico according to its exposure to individual physical risks
2. Assigning a score to each municipality and ranking results using percentile-based analysis
3. Grouping municipalities into quintiles and categorizing them into five risk levels based on their ranking

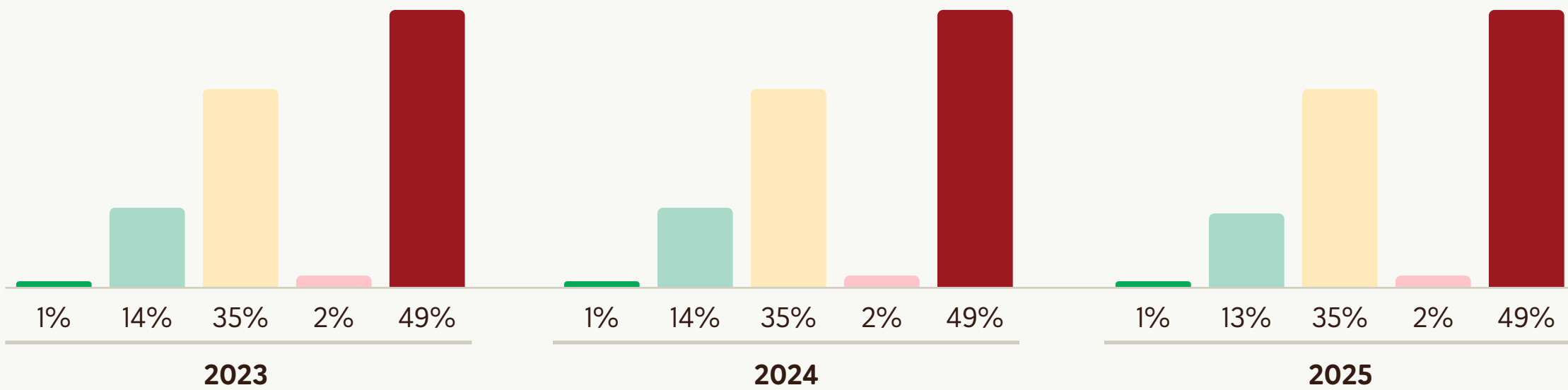
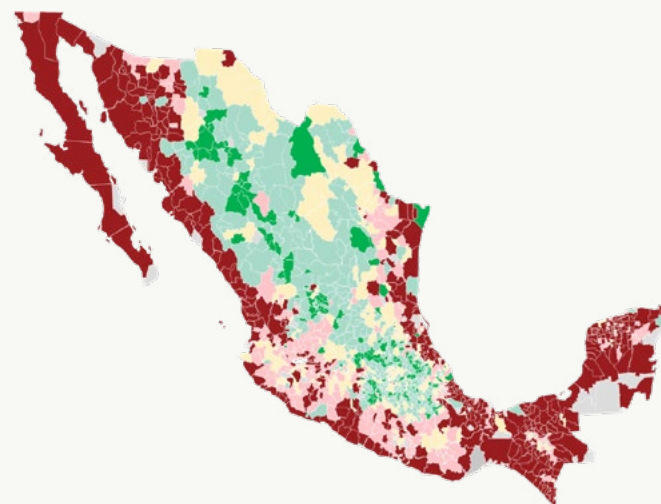
The results are then aggregated at the state level, accounting for the number of municipalities in each risk category and generating a weighted score for each state.



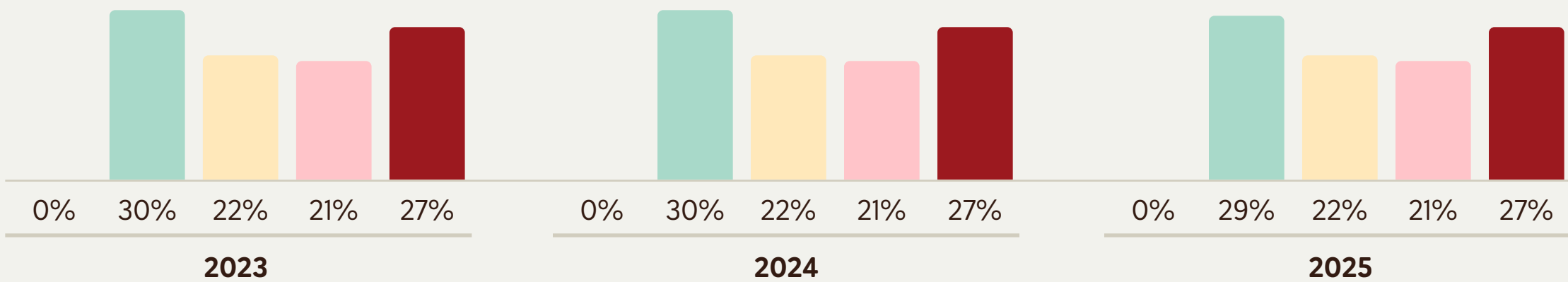
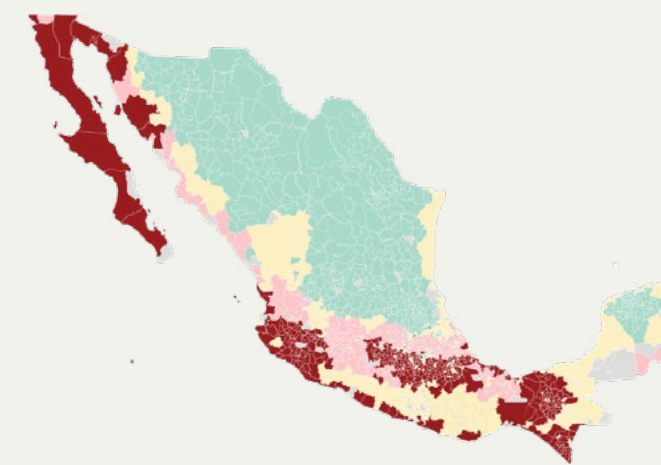
› Annual Comparison of Branch Risk Exposure

		2023	2024	2025
Physical Climate Risk 	Very Low	17	17	17
	Low	274	275	271
	Moderate	696	703	700
	High	45	45	45
	Very High	981	990	985
Non-Climate Environmental Risk 	Very Low	0	0	0
	Low	595	600	592
	Moderate	445	448	449
	High	428	431	429
	Very High	545	551	548
Social Risk 	Very Low	0	0	0
	Low	71	71	70
	Moderate	867	875	868
	High	623	630	630
	Very High	452	454	450
Total Branches		2,013	2,030	2,018

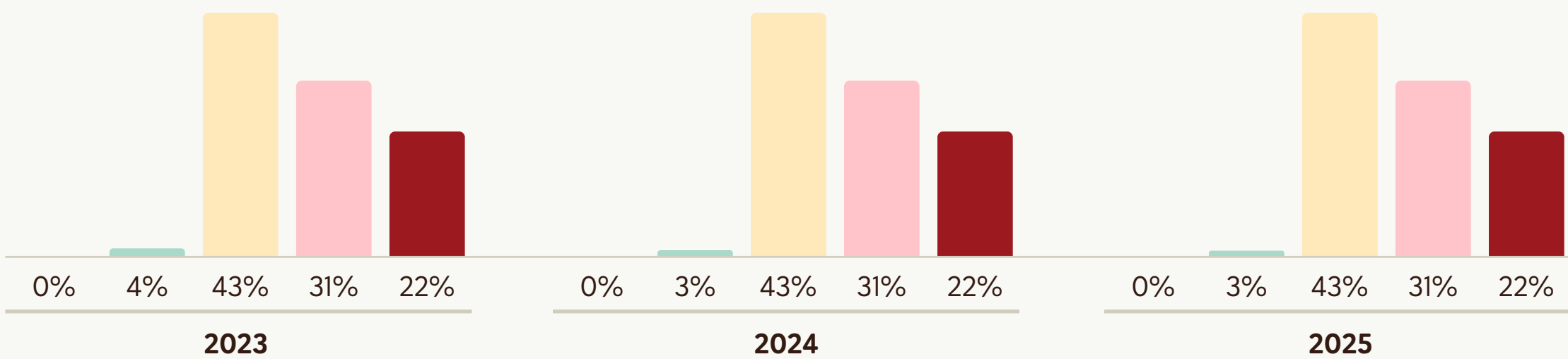
› Physical Climate Risk by Branch Location



› Non-Climate Environmental Risk by Branch Location



› Social Risk by Branch Location



Heat Map of Physical and Transition Risks

We use an industry-level heat map to assess exposure to physical and transition risks across our corporate, consumer, and deposit portfolios. The analysis draws on information from the United Nations Environment Program Finance Initiative (UNEP FI) and incorporates four transition-risk factors: regulatory and legal, technological, market, and reputational. The portfolio’s geographic distribution assesses geographic exposure.

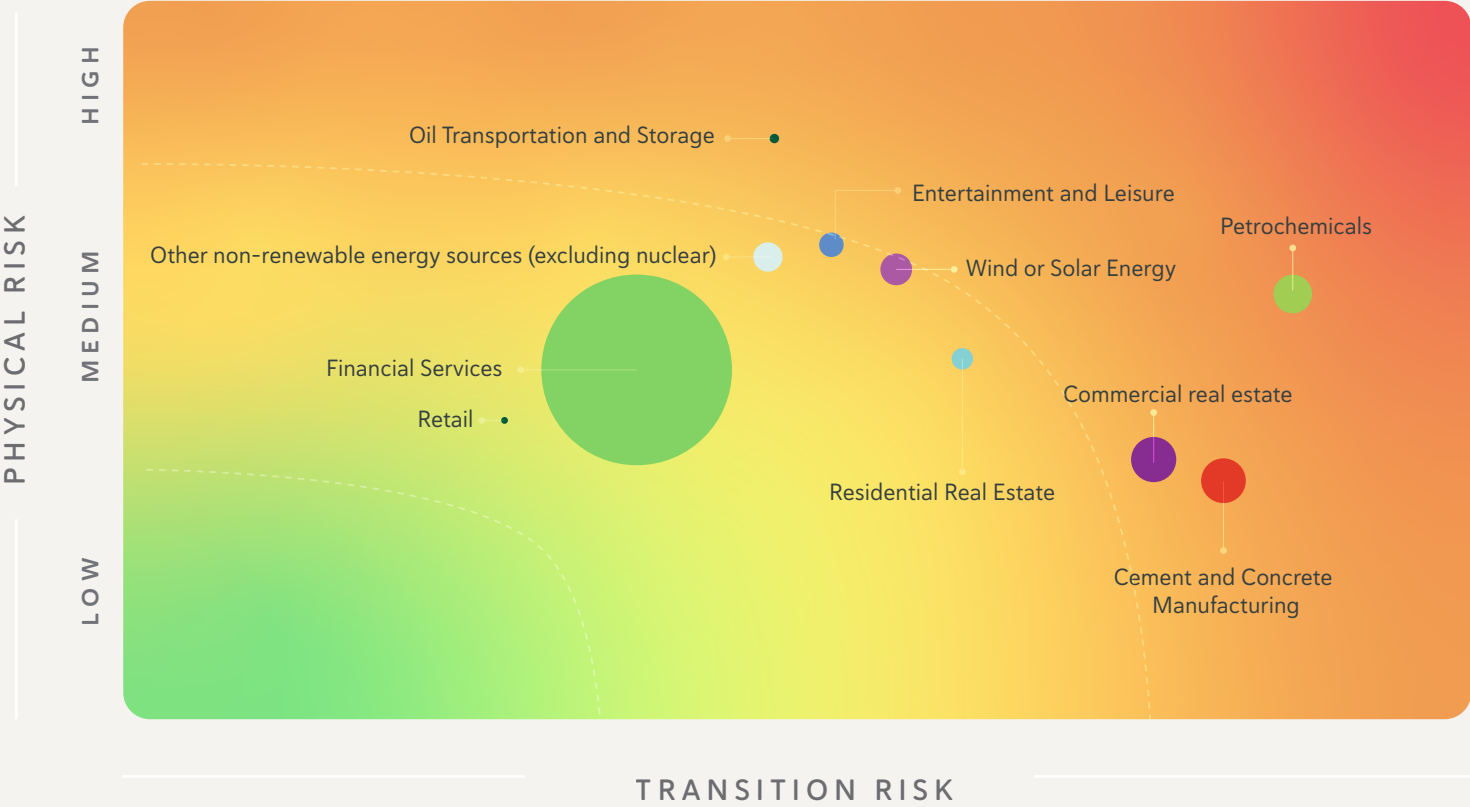
Risk Types

- Physical Risk
 - Associated with climate-related events, based on ThinkHazard data.
 - Classified as Low, Moderate, or High based on geographic location.
- Transition Risk
 - Determined by the Company’s economic sector
 - Certain sectors may be adversely affected by regulations supporting the transition to a lower-carbon economy. For example, the petrochemical sector may face carbon taxes or restrictions on the use of polluting materials.
 - Other sectors have a greater capacity to adapt to changing market and regulatory conditions.

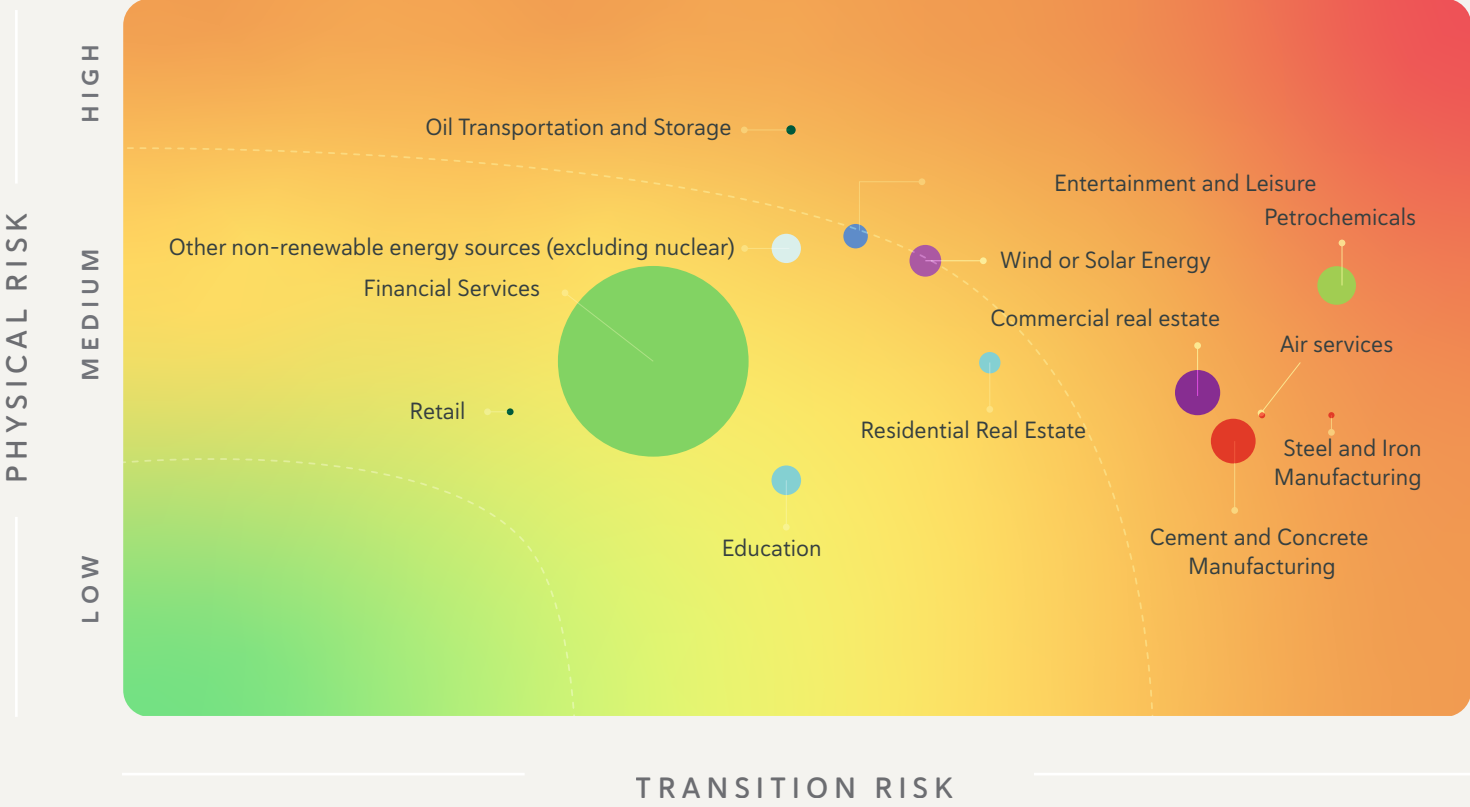
Heat Map - Corporate Portfolio and Institutional & Government Banking (BIG)

As of year-end 2025, the portfolio included five sectors with high transition risk: petrochemicals, steel and iron manufacturing, air transportation services, cement and concrete manufacturing, and commercial real estate. Together, these sectors accounted for 12% of the portfolio, down from 14% in 2024 due to changes in portfolio balances across sectors.

December 2024



December 2025



Note: For the corporate portfolio, physical and transition risks were considered at the industry sector level of the companies.

Consumer Portfolio Heat Map

The central and northern regions of Mexico account for 58.6% of the consumer portfolio and maintain the same risk profile observed in 2024, with exposures concentrated in the Very Low, Low, and Moderate categories.

State	Physical Risk	Transition Risk	Portfolio (%)	Change vs. 2024
Tabasco	Very High	Medium	22.2%	-0.99%
Sinaloa	Very High	Medium		
Sonora	Very High	Medium		
Tamaulipas	Very High	Medium		
Campeche	Very High	Medium		
Yucatán	Very High	Medium		
Chiapas	Very High	Medium		
Guerrero	Very High	Medium	19.2%	+0.46%
Oaxaca	Very High	Medium		
Colima	High	Medium		
Quintana Roo	High	Medium		
Nayarit	High	Medium		
Veracruz	High	Medium		
Michoacán	High	Medium		
Jalisco	High	Medium	4.8%	+0.19%
Baja California Sur	High	Medium		
Baja California	Medium	Medium		
Nuevo León	Medium	Medium		

State	Physical Risk	Transition Risk	Portfolio (%)	Change vs. 2024
CDMX	Low	Medium	49.8%	+0.36%
Coahuila	Low	Medium		
San Luis Potosí	Low	Medium		
Guanajuato	Low	Medium		
Edo México	Low	Medium		
Morelos	Low	Medium		
Chihuahua	Low	Medium		
Querétaro	Low	Medium		
Hidalgo	Low	Medium		
Puebla	Low	Medium		
Durango	Very Low	Medium	4.1%	-0.02%
Zacatecas	Very Low	Medium		
Tlaxcala	Very Low	Medium		
Aguascalientes	Very Low	Medium		

Consumer portfolio risk was assessed by product type.

Deposit Portfolio Heat Map (Individuals)

Deposits were concentrated primarily in areas classified as Very Low, Low, or Moderate physical risk, accounting for 62.5% of total deposits.

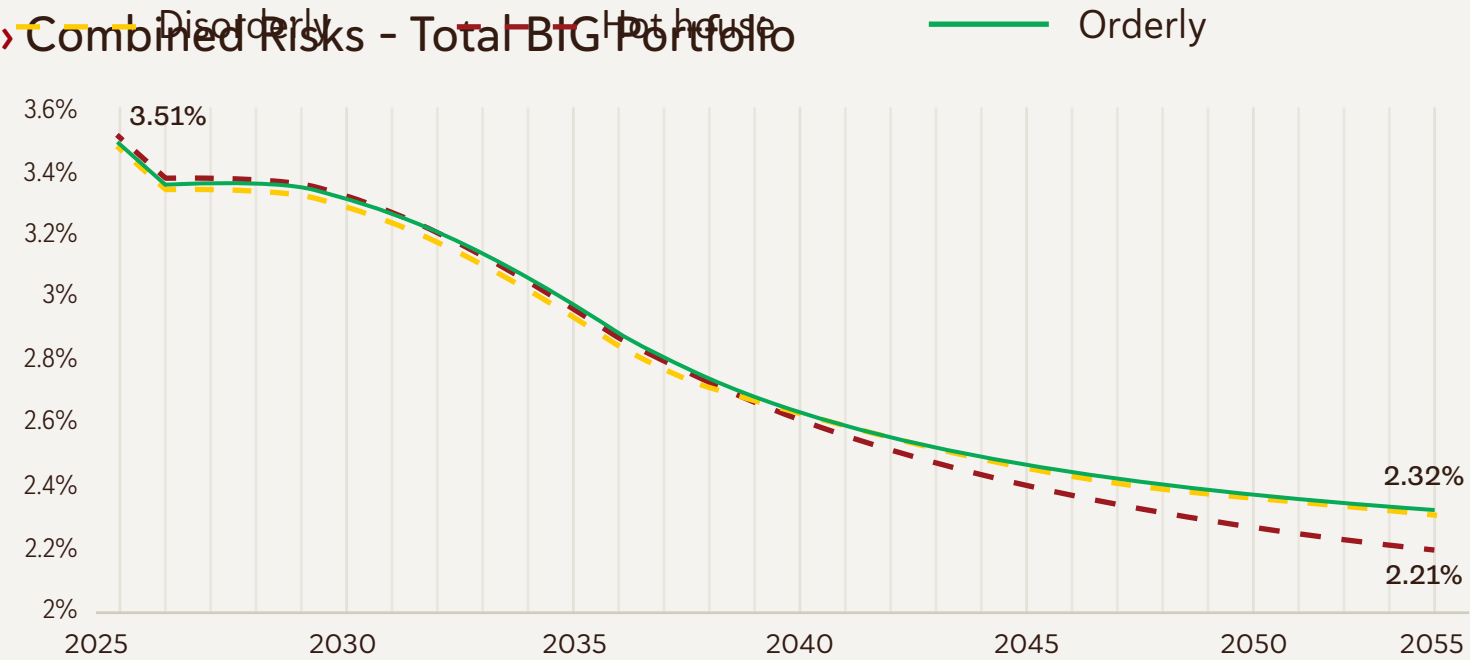
State	Physical Risk	Transition Risk	Portfolio (%)	Change vs. 2024
Tabasco	Very High	Low	18.0%	-0.07%
Sinaloa	Very High	Low		
Sonora	Very High	Low		
Tamaulipas	Very High	Low		
Campeche	Very High	Low		
Yucatán	Very High	Low		
Chiapas	Very High	Low		
Guerrero	Very High	Low		
Oaxaca	Very High	Low		
Colima	High	Low	19.4%	+0.002%
Quintana Roo	High	Low		
Nayarit	High	Low		
Veracruz	High	Low		
Michoacán	High	Low		
Jalisco	High	Low		
Baja California Sur	High	Low		
Baja California	Medium	Low	3.4%	-0.001%
Nuevo León	Medium	Low		
CDMX	Low	Low		
Coahuila	Low	Low	54.8%	-0.05%
San Luis Potosí	Low	Low		
Guanajuato	Low	Low		
Edo México	Low	Low		
Morelos	Low	Low		
Chihuahua	Low	Low		
Querétaro	Low	Low		
Hidalgo	Low	Low		
Puebla	Low	Low		
Durango	Very Low	Low	4.3%	+0.012%
Zacatecas	Very Low	Low		
Tlaxcala	Very Low	Low		
Aguascalientes	Very Low	Low		

Corporate Credit Portfolio Stress Testing

With the aim of assessing the resilience of our Corporate, Institutional, and Government Credit portfolio, we conducted climate stress tests based on the methodologies of the Network for Greening the Financial System (NGFS). Using internal models, we project Probabilities of Default (PDs) through the year 2055, incorporating physical, transition, and combined risks.

The analysis evaluates how the portfolio could perform under three climate scenarios, each reflecting a different pace of economic transition:

- **Below 2°C (Orderly Transition):** Early climate action and carbon-pricing measures help limit transition-related impacts.
- **Delayed Transition (Disorderly Transition):** Climate policies are introduced later, resulting in a more abrupt transition and higher transition-related risks.
- **Current Policies (Hot House World):** Current policies remain largely unchanged, leading to more severe physical risks and long-term impacts.





Commercial Business

Tiendas Elektra

GS Motos





//**1,200+ points of contact**
across Mexico, Guatemala, and
Honduras

//Average sales floor exceeding
1,000 m² in Mexico

Tiendas Elektra

GRI 2-1, 2-6

Tiendas Elektra offers a wide range of products and services through its stores and digital channels. Our omnichannel model allows customers to interact with us across multiple Points of Contact, providing a convenient and consistent shopping experience while expanding access to solutions that meet their everyday needs.

Tiendas Elektra is Grupo Elektra's primary retail platform and one of the Group's main drivers of economic, social, and financial value. Through the sale of durable goods, technology products, and mobility solutions—supported by accessible financing options—we help millions of families in Mexico, Guatemala, and Honduras meet their household and mobility needs.

Operations

Our network includes more than 1,200 Points of Contact across Mexico, Guatemala, and Honduras. In Mexico, our stores average more than 1,000 square meters of sales floor space, allowing us to offer a broad product selection, immediate product availability, and a comprehensive shopping experience. This footprint enables us to remain close to our customers while serving a wide range of consumer needs.

Sustainability Model

GRI 2-22

At Tiendas Elektra, we reaffirm our commitment to sustainability through initiatives aligned with the UN's Sustainable Development Goals (SDGs), focusing on three action pillars:

1. Innovation and Efficiency

Innovation and efficiency are central to our growth strategy. We continue to invest in digital technologies, streamline operations, and strengthen logistics capabilities to improve customer service and enhance the shopping experience. By combining innovation with operational discipline, we deliver a competitive value proposition that responds to evolving market needs while maintaining high ethical standards.

Focus Area	SDG
Logistics Efficiency	 
Process Digitalization	 

2. Commitment to Stakeholders

People are at the center of our decision-making. We build relationships based on trust with employees, customers, suppliers, and the communities we serve. We support well-being and development through transparent brand management, open communication on ESG-related topics, and a responsible supply chain that reflects our values and commitments.

Focus Area	SDG
Brand Management and ESG Communication	
Responsible Supply Chain	 

3. Commitment to the Environment

We are committed to reducing the environmental impact of our operations and using resources responsibly. Through greater efficiency, increased use of renewable energy, and the development of sustainable retail infrastructure, we continue to advance a more environmentally responsible business model and support the transition to a lower-carbon economy.

Focus Area	SDG
Process Automation and Operational Efficiency	

Double Materiality

GRI 3-1, 3-2

In 2025, we conducted a double materiality assessment to identify and prioritize the ESG topics most relevant to Tiendas Elektra, considering both their impact on society and the environment and their potential effect on the Bank's financial performance. The assessment was conducted in alignment with GRI Standards, SASB guidance, and the disclosure requirements of the ISSB (IFRS S1).

↓ Learn more about Grupo Elektra's double materiality methodology.



> Identification of Risks
and Opportunities (IROs)

E

 Environmental

S

 Social

G

 Governance

Topics Identified through Tiendas
Elektra

Financially Material Topics
According to SASB

Financially Material Topics
According to CSA and the Sector

Financial materiality was assessed considering
the potential impact on financial performance,
the time horizon over which the impact could
materialize, and the likelihood of occurrence,
based on scenario analysis, strategic
risk assessments by business unit, sector
benchmarking, and expert judgment, in alignment
with ISSB, GRI, and ESRS guidelines.

ID	ESG Topic	Category	Identified Risk	Financial Impact	Time Horizon	Likelihood	Financial Materiality	Comments
1	Climate Change	E	Extreme weather events	High	Medium	Medium	High	• Impact from extreme weather events
2	Energy and Electricity	E	Electricity rate increases	High	Medium	Medium	High	• Rising energy costs
3	Supply Chain Resilience	E	Logistics dis-ruption	Medium	Short	Medium	Medium	• Operational continuity
4	Customer Privacy	S	Misuse of personal data / penalties	High	Short	Medium	High	• Data protection
5	Data Security	G	Cyberattacks / data breaches / system interruptions	High	Short	High	High	• Cybersecurity
6	Diversity, Equity and Inclusion	S	Lack of diversity / discrimi-nation	Medium	Medium	Medium	Medium	• DEI programs in human capital
7	Labor Practices (Attraction and Retention)	S	Non-compliance / labor disputes	Medium	Short	Medium	Medium	• Labor compli-ance
8	Product Life Cycle (Materials and Waste)	E	Environmental impacts from production and disposal	Medium	Long	Medium	Medium	• Circular economy practices
9	Business Ethics and Anti-Corruption	G	Corruption / fraud / non-compliance	High	Short	Medium	High	• Anti-corruption policies / Code of Ethics
10	Health and Safety	S	Workplace accidents / operational incidents	High	Short	Medium	High	• Occupational health and safety programs
11	Risk Management	G	Lack of control over strategic, climate, or operational risks.	High	Short	High	High	• ERM / ESG risk analysis

› Identification of IROs

› ECONOMIC DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Brand Management	High	-	Impact
Financial Topics	High	-	Impact
Operations	High	-	Impact
Operational Efficiency	High	-	Impact
Product and Service Development / Product Responsibility	High	High	Double
Customer Relationship Management	High	High	Double
› ENVIRONMENTAL DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Environmental Policies / Environmental Management System	High	-	Impact
Materials	High	Medium	Double
Energy Efficiency	Medium	High	Double
Water Resource Management	Medium	-	Impact
Biodiversity	Low	-	Impact
Climate Change	Medium	High	Double
Waste Management	High	Medium	Double

› SOCIAL DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Talent Attraction and Retention	Medium	Medium	Double
Human Capital Development	High	-	Impact
Diversity and Equal Opportuniy	High	Medium	Double
Occupational Health and Safety	High	High	Double
Human Rights	High	-	Impact
Social Impact	High	-	Impact
Supplier Standards	High	Medium	Double
› GOVERNANCE	Impact Materiality	Financial Materiality	Material Topic Type
CSR / ESG Management	High	-	Impact
Corporate Governance	Medium	-	Impact
Risk Management	High	High	Double
Cybersecurity	Medium	High	Double
Ethics and Integrity	High	High	Double
Anti-Corruption, Anti-Bribery and Transparency	High	High	Double
Anti-Money Laundering / Fraud Prevention	High	High	Double



› Materiality Matrix

GRI 3-1, 3-2

Financially Material Topics



Low

Medium

High

· Brand Management
· Financial Topics
· Operations
· Operational Efficiency
· Environmental Policies
· Human Capital Development
· Human Rights
· Social Impact
· CSR Management

· Materials
· Waste Management
· Diversity
· Supplier Standards

· Product and Service Development
· Customer Relationship Management
· Occupational Health and Safety (OHS)
· Risk Management
· Ethics and Integrity
· Corruption
· Anti-Money Laundering (AML)

High

· Water Resource
· Management
· Corporate Governance

· Talent Attraction
and Retention

· Energy Efficiency
· Climate Change
· Cybersecurity

Medium

Biodiversity

Low

Financial Materiality

Impact Materiality



Commercial Strategy

In a dynamic and highly competitive market, Tiendas Elektra continues to evolve its business model around the customer experience. Our strategy is designed to simplify purchasing decisions, strengthen customer relationships, and provide a seamless experience across physical and digital channels. By integrating stores and digital platforms, we create faster, more consistent interactions that reflect how customers shop today.

Strategic Pillars

- **Integrated omnichannel model:** We combine our extensive store network with digital channels that allow customers to browse, compare, finance, and purchase products from any Point of Contact while maintaining a consistent experience.
- **Accessible and competitive value proposition:** We offer a diversified portfolio of appliances, technology products, furniture, home goods, motorcycles, and more, supported by quality standards and financing options that expand access to durable goods for millions of customers.
- **Flexible financing solutions:** We provide payment and credit options tailored to different customer profiles, helping customers acquire higher-value products through accessible financing plans while supporting financial inclusion and mobility.

↓ Conoce más en el anexo de desempeño sustentable

Business Lines

Our business is organized around three strategic business lines: Home, Mobility, and Connectivity. Each is designed to meet specific customer needs while expanding access to durable goods, technology, and transportation solutions through a combination of product availability, financing, and broad geographic coverage.



//**1,083,144 motorcycles** assembled and activated at Points of Contact during 2025

//Average of **21,000 operations** per week

//**15 CESEM locations** opened under a new multi-brand service concept

//Combined service capacity of **81,000 operations** per week

Home

Our Home business focuses on helping families create and improve their living spaces. Supported by our omnichannel model, we offer a broad range of appliances, entertainment products, furniture, and mattresses designed to meet customers’ needs at every stage of life—from furnishing a first home to upgrading family living spaces.

In 2025, the Home business remained focused on strengthening processes, capabilities, and financial performance. Key priorities included improving Integrated Business Planning (IBP), expanding the use of technology tools, reducing inventory risk, and increasing digital sales participation. We also prioritized products with strong sales potential and healthy recovery profiles while strengthening relationships with strategic suppliers to support profitability and operational continuity.

Mobility

Our Mobility business focuses on expanding access to transportation solutions through flexible financing and cash-purchase options. We aim to build long-term customer relationships based on trust, service, and ongoing support throughout the ownership experience.

In after-sales service, we completed 1,083,144 motorcycle assembly and activation services at Points of Contact during 2025, averaging more than 21,000 operations per week. We also launched the CESEM (Elektra Motorcycle Service Center) model and opened the first 15 locations. Designed as a multi-brand service network, CESEM provides specialized support for premium motorcycle brands and includes advanced technical training for brands such as Hero, Benelli, and Morbidelli.

This new network expanded our service capacity to 81,000 operations per week, strengthening technical support for both individual customers and Banco Azteca’s Home Collection fleets.

↓ Learn more in the Sustainable Performance Appendix.

Connectivity

//**Our goal is to provide reliable and accessible services that meet the needs of an increasingly digital world.**

We help millions of customers stay connected through efficient and competitive connectivity solutions. Our products and services make communication easier and more accessible, helping people stay connected wherever they are.

› Structure and Strategic Pillars

The Connectivity business is organized around five pillars: Connectivity Loans (lending-product strategy), Mobile Products and Computing Products (commercial strategy and product management), In-Store Promotion (Point-of-Sale Operations), and Oui Plan Factory (service development and management). This structure allows us to coordinate product development, commercial execution, and service integration under a technology-driven approach focused on sustainable growth and long-term performance.

2025 HIGHLIGHTS

- **Profitability and recurring revenue:** We continued to strengthen a business model built on technology and services that foster long-term customer relationships.
- **Inventory efficiency:** We established a target of 90 Days of Available Inventory (DAI) and promoted higher-margin cash sales while preserving the quality of the credit portfolio.
- **Digital adoption:** We encouraged customers to engage with Elektra.mx through exclusive benefits and promoted services such as Airtime and OuiPack.
- **Circular economy:** We expanded our refurbished-device offering in full compliance with Official Mexican Standards (NOMs), adding 20 new SKUs across five product models.

↓ Learn more in the **Sustainable Performance Appendix**

Digital Ecosystem and Omnichannel Strategy

E-Commerce

SASB CG-EC-000.C

Our e-commerce platform includes Elektra.mx and the Elektra App, providing customers with access to first-party (1P) merchandise, third-party (3P) products, services, and financial solutions on any device. The platform offers 283,697 products across 22 categories, including mobile phones, appliances, computing, consumer electronics, home goods, furniture, motorcycles, health products, food, and travel services. Customers can choose home delivery or in-store pickup.

› Customer Experience Models

- **Assisted Sales:** Customers receive personalized support from sales advisors who use digital tools to access the full catalog, guide product selection, and facilitate payment, creating a seamless and efficient shopping experience.
- **Digital Self-Service:** Customers can independently browse and purchase first-party products and Marketplace offerings through Elektra.mx, the Elektra App, and Italika.mx from virtually anywhere.

Logistics Strategy

Our delivery model combines proprietary capabilities and external logistics solutions to optimize delivery times, costs, and service consistency. For first party (1P) merchandise, BAZ Entregas manages inventory and determines the most efficient fulfillment and delivery method, using third-party carriers when necessary. Customers may choose home delivery or pickup at more than 1,000 designated pickup locations within our stores. For third-party (3P) merchandise, sellers manage deliveries directly, including through the EnvíoClick platform. In 2025, we launched a fulfillment pilot program under which high-demand products from strategic sellers are stored within our logistics network. This initiative is designed to improve delivery times, reduce costs, and provide a more consistent customer experience.



// More than **200,000 products** available across 22 categories.

// **73% of Elektra App** sales completed through digital loans (+27% vs. 2024)

// **1.8 million** active customers

// **13% digital** growth

// **50% of digital sales** generated through the Elektra App

Marketplace

Our Marketplace offers first-party (1P) merchandise, third-party (3P) products, complementary services—including travel, airtime, and extended warranties—and cross-border offerings. The platform serves a broad range of customer needs through 22 product categories, including:

- Apparel
- Appliances
- Automotive
- Baby Products and Toys
- Beauty and Personal Care
- Books and Media
- Computing
- Consumer Electronics
- Fashion and Accessories
- Food and Beverages
- Footwear
- Furniture
- Healthcare Products
- Home Goods
- Mattresses
- Mobile Phones
- Motorcycles
- Pet Products
- Sports
- Tools
- Video Games

2025 Operational Enhancements

During 2025, we continued to align our physical and digital channels, making it easier for customers to access the same products, pricing, promotions, payment methods, and delivery options regardless of where they shop, including Elektra Digital and Elektra Motos locations.

We also expanded initiatives that allow in-store advisors to support customers throughout the digital purchasing journey, including onboarding, product discovery, and transaction completion. This approach increases access to our extended catalog while helping drive profitable sales and a consistent customer experience.



//MXN 1.31 billion in fulfilled 3P sales

//49% of digital sales generated by 3P sellers

//543,977 orders per year

Additional improvements implemented during the year included:

- Launch of Marketplace 2.0 with enhanced functionality
- Integration of Pickup and Cross-Border Trade (CBT) capabilities
- Automation of seller payments and collections
- Formal seller certification process
- Development of operating guidelines and KPIs for Top Sellers
- Integration of BAZ Entregas as a carrier option for external seller

Supporting Entrepreneurs and Third-Party Sellers

Our digital channels help entrepreneurs expand their businesses by increasing the visibility of small and medium-sized enterprises through participation as certified sellers on our platform. Through Seller Center, sellers manage their catalogs and sales from a single platform, access logistics infrastructure, and benefit from the strength of the Elektra brand. Sellers with strong commercial potential can gain additional visibility within the digital ecosystem, expanding their reach and growth opportunities.

In 2025, third-party sellers (3P) accounted for 49% of digital fulfilled sales. Annual orders were distributed through EnvíoClick (63%), proprietary logistics (32%), and third-party logistics agreements (6%).

Supply Chain

GRI 2-6

At Tiendas Elektra, we manage our supply chain with a focus on operational efficiency, regulatory compliance, and long-term collaboration with our business partners. We work with suppliers who share our principles of integrity, quality, and responsibility, promoting consistent practices at every stage of the process, from negotiation through final product delivery.

Supply Chain Governance

Two complementary structures support our supply chain. Grupo Salinas' Central Purchasing Office (CCGS) coordinates sourcing and negotiation strategies through structured processes, such as tenders and auctions, while ensuring compliance with applicable regulations and internal supplier certification policies. At the same time, Tiendas Elektra's supply chain team manages procurement, inventory planning, and distribution across our Points of Contact and digital channels.

Strategic Programs

We operate three programs that structure the relationship with our supplier base: Expediente Único (Single Supplier File) for onboarding new partners, REPSE for regulatory compliance in specialized services, and Recepción (Intake/Reception) for comprehensive support throughout the supplier lifecycle.

Expediente Único: New Supplier Onboarding

This program facilitates the efficient onboarding of new suppliers by providing specialized guidance on completing the ARIBA questionnaire and registering in the Dito 4.0 platform.

2025 Indicator	Result
Supplier Base	3,918 (+49.65% vs. 2024)
Registered Suppliers	3,298 (84.4% enrollment rate)
Net Promoter Score (NPS)	90.7% (+3.1% vs. 2024)

› REPSE Standardization of Specialty Services

The REPSE program helps ensure that all specialized service providers comply with applicable regulations through personalized support, expert guidance, and assistance with the Legit platform. The program delivered significantly stronger results in 2025, supported by biweekly outreach campaigns reaching approximately 900 recipients.

Indicator	Result
Supplier Growth	+27.48% (from 866 to 1,104)
Compliance Rate	93.36% (1,025 of 1,104 suppliers)
Improvement vs. 2024	+10.92 percentage points
Supplier Net Promoter Score (NPS)	90.59% (vs. 87.63% in 2024)
Follow-Up Calls	30,135
Emails Sent	17,690

Receiving: Supplier Support Services

The Receiving team supports suppliers throughout the onboarding process, provides guidance on technology platforms such as Dito 4.0 and Ekomercio, and assists with invoicing-related issues. During 2025, we improved response times and enhanced the overall supplier experience.

We also implemented targeted compliance initiatives to support supplier compliance and operational efficiency. These included onboarding 176 suppliers to Dito 4.0, updating Tax Status Certificates (CSF), and ensuring the proper matching of receiving records with outstanding invoices.

Metric	Result
Service Requests Handled	13,330 (+39% vs. 2024)
Operational Efficiency	100% (+0.55% vs. 2024)
Net Promoter Score (NPS)	91.48% (+3.67% vs. 2024)
Requests by Channel	9,578 (5,126 calls + 4,452 emails)
Informational Emails Sent	12,819
Special Bulletins (37,508 recipients)	7

The success of Expediente Único, REPSE, and Receiving is built on four strategic pillars that support operational excellence:

01. Close Coordination with the Purchasing Team

Close collaboration with the purchasing team helps us align priorities, resolve operational issues, and expedite the approval of new suppliers.

02. Ongoing Supplier Support

Personalized support helps domestic and international suppliers navigate each stage of the onboarding process, from initial registration through full activation within our systems.

03. Strategic Case Management

A dedicated help desk provides priority support to key suppliers, helping ensure the timely resolution of critical issues.

04. Dedicated Specialized Team

A dedicated team of two specialists provides continuity, technical expertise, and consistent support for suppliers.

Supplier Compliance Framework

Our policies establish clear expectations for responsible supplier management and compliance with internal requirements and applicable regulations throughout the sourcing and contracting process. Key requirements vary by business line and include:

Home	Connectivity
Mattresses • Fill Rate Policy • Distribution Center (CEDIS) Labeling Policy • Logistics Bonus Policy • After-Sales Service and Warranty Policy • Supplier Certification Policy	• Supplier Certification Policy • Policies for the Selection of Tiendas Elektra Business Partners • Commercial agreements covering marketing terms, logistics incenives, in-store promotion, warran-ties, and after-sales service
Furniture • Product Packaging Manual • Supplier Quality Certification Manual • Master Agreement • Commercial Terms and Conditions • Fill Rate • After-Sales Service • Logistics Agreements • Store Opening Agreements	
Appliances (White Goods) • Supplier certification • Signing of legal and commercial agreements • Addenda on commercial terms, logistics bonus, warranties, and service • Fill Rate	

Home

Entertainment

- Product Packaging Manual
- Supplier Quality Certification Manual
- Master Agreement
- Commercial Terms Addendum
- Fill Rate Agreements
- Warranties and After-Sales Service
- Logistics and Store Opening Agreements

Responsible Supplier Management and Support

Effective supplier management is essential to ensuring product availability, maintaining quality standards, and supporting a competitive commercial offering. Through collaborative planning processes, we align priorities, identify opportunities for improvement, and build long-term relationships with our business partners.

In 2025, we strengthened our sourcing practices through initiatives designed to improve operational efficiency and coordination with suppliers, including:

- Enhancing negotiation and commercial planning strategies with strategic suppliers
- Strengthening certification processes to help ensure quality, compliance, and reliability standards
- Formalizing commercial and logistics agreements to improve operational efficiency
- Improving inventory planning and delivery coordination to support product availabilit

Within the Connectivity business line, we conduct annual commercial planning reviews based on performance indicators and use Collaborative Planning, Forecasting, and Replenishment (CPFR) processes that provide visibility into inventory levels and demand over a planning horizon of up to 12 weeks. These agreements are complemented by provisions covering payment terms, logistics incentives, and inventory promotion or liquidation strategies.

Within the Home business line, negotiation processes are tailored to the characteristics of each product category and include:

- Defining commercial and portfolio requirements.
- Negotiating costs, commercial terms, volumes, and delivery schedules.
- Conducting supplier evaluations and certification processes.
- Executing contracts and issuing purchase orders.
- Planning product life cycles and portfolio-renewal strategies.

This approach helps ensure a reliable supply of products while strengthening long-term commercial relationships.

Supplier Certification

The Tiendas Elektra Business Partner Selection Policy and our Supplier Certification process provide a framework for managing supplier relationships.

All suppliers are required to complete the corporate certification process, which evaluates the legal, tax, financial, and operational aspects of the products and services they provide. This process strengthens supply chain reliability and promotes business relationships built on transparency and shared value.

Supplier Evaluation

We conduct periodic evaluations to help ensure that suppliers meet standards aligned with our principles of integrity, quality, and responsibility. Evaluation criteria include legal and tax compliance, financial condition and risk analysis, corporate governance, quality control and operations, regulatory compliance, safety, health and hygiene, as well as social responsibility and sustainability. In certain product categories, technical evaluations are conducted through external audits or specialized reviews.

For furniture and mattresses, assessments cover manufacturing processes, materials, finishes, equipment conditions, and labor compliance. For major appliances and consumer electronics, evaluations are performed by independent third parties, and products are reviewed in accordance with identification and traceability standards.

↓ Learn more in the **Sustainable Performance Appendix**

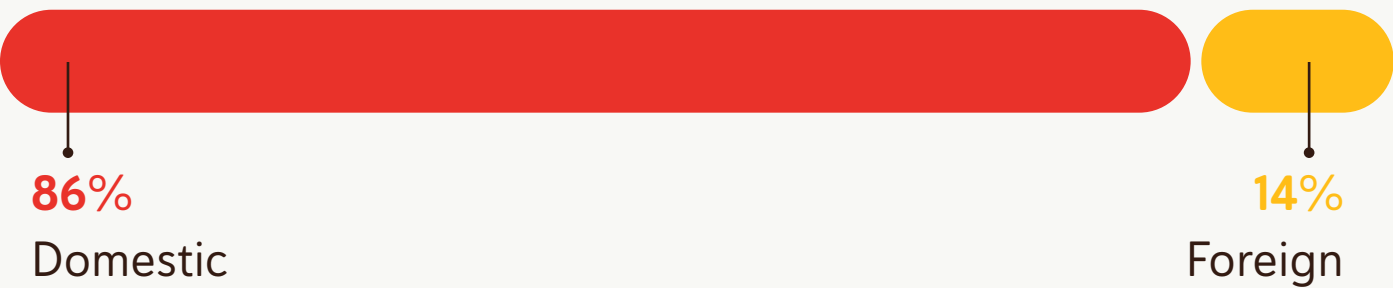
Supplier Base Composition

Tier classification helps identify strategic suppliers with the greatest participation in the supply chain. Within the Connectivity business line, we work with 38 active suppliers, including telecommunications and mobile service operators (54%), technology distributors and wholesalers (34%), and mobile device and technology manufacturers (16%). Within the Home business line, strategic suppliers are concentrated in the refrigeration, laundry, cooking appliance, television, and mattress categories.

Domestic and International Supplier Base

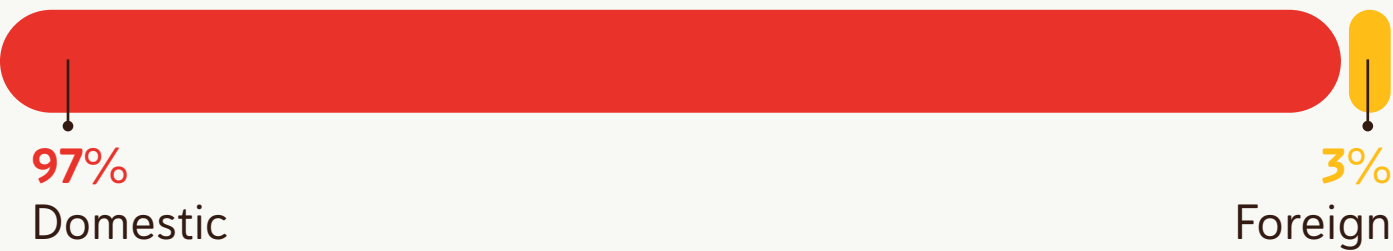
GRI 204-1

› Supplier Distribution



Business line	International Supplier Base	Domestic Supplier Base
Home	20%	80%
Mobility		100%
Connectivity		100%

› Spend Distribution



Business line	International Supplier Base	Domestic Supplier Base
Home	7%	93%
Mobility		100%
Connectivity		100%

↓ Learn more in the **Sustainable Performance Appendix**

Responsible Product Management

Regulatory Compliance

GRI 2-27

At Tiendas Elektra, compliance with applicable laws and regulations is fundamental to our operations. We also promote responsible business practices that help ensure transparency for our customers.

In Mexico, certain household appliances must display energy-efficiency labeling before they can be marketed. These requirements are primarily governed by the Official Mexican Standard NOM-015-ENER-2018, along with other regulations issued by the National Commission for the Efficient Use of Energy (CONUEE). Energy-efficiency labels provide clear, comparable information about product performance, helping consumers make informed purchasing decisions while encouraging more efficient energy use.

//100% of the household appliances sold by Tiendas Elektra include energy-efficiency labeling in accordance with applicable regulations, providing customers with clear information about energy performance and ensuring regulatory compliance.

In the Home business line, certain products in the Major Appliances and Consumer Electronics categories also incorporate energy-saving technologies, which are communicated through product labeling. Examples include inverter compressors in refrigerators and air conditioners, high-efficiency motors in washers and dryers, and low-power or automatic shutoff modes in televisions.

Product Information

GRI 3-3, 417-1, 417-2

Clear and accessible product information is an important part of consumer protection and transparency. Relevant product details are communicated through product labels and through both physical and digital sales channels. Information available to customers includes brand, SKU, model, key product features, QR codes linking to additional information, cash price, applicable discounts, financing options (including down payment, term, and estimated periodic payment), and applicable legal and commercial information.

No regulatory penalties related to product labeling or product information were recorded in the Mobility and Connectivity business lines during 2025. Within the Home business line, a limited number of cases involving pricing-display inconsistencies were identified and promptly addressed. All cases were resolved to the customers' satisfaction and did not result in regulatory penalties.

Responsible Product Information and Packaging

We promote responsible communication of product information through packaging and product labeling. Product packaging includes recycling guidance and recommendations for the proper disposal of materials, as well as specific warnings when products contain components that require special handling, such as lithium batteries and other materials commonly found in electronic devices.

We continuously monitor regulatory developments that may affect labeling requirements, commercial information, or technical product specifications.

Product Recalls

Customer safety remains a priority. If a product recall becomes necessary, we follow a prompt and transparent process to notify consumers and remove affected products from the market in accordance with applicable regulations. Appropriate communication channels are used to keep customers informed throughout the process.

Human Capital Management

GRI 3-3, 2-7, 401-1, 401-2, 403-5, 404-1, 404-2, 404-3, 405-1

Our people are essential to the execution of our business strategy, the quality of the customer experience, and the continuity of our organizational culture. Employees across our store network, distribution centers, and offices interact with millions of families in Mexico, Guatemala, and Honduras every day, which is why we take a comprehensive approach to talent management that encompasses attraction, development, well-being, and recognition.

In 2025, we focused on five priorities:

- **Strengthening Our Culture:** Reinforcing Grupo Elektra's identity and values throughout the organization.
- **Capability Development:** Supporting the technical and professional growth of our teams.
- **Talent Planning:** Implementing high-performance initiatives and succession-planning programs.
- **Workplace Optimization:** Providing the operational conditions that support both employee performance and the customer experience.
- **Operational Agility:** Improving efficiency across all Points of Contact through a centralized governance model with geographic execution.



Talent Attraction and Retention

GRI 401-1

The Elektra Network’s talent attraction and retention strategy is built on three complementary pillars that guide both the recruitment of new employees and the retention of key talent across the organization:

- 1. Engagement and belonging:** We implement initiatives designed to strengthen employees’ sense of belonging, trust, and motivation, helping foster a strong organizational culture aligned with business objectives.
- 2. Development and Training:** Career paths, training programs, and internal mobility opportunities enable employees to build long-term careers within the Group while strengthening technical skills and key competencies.
- 3. Competitive Compensation:** We regularly benchmark compensation and benefits against the market to identify opportunities for adjustment and maintain a competitive employee value proposition that reflects both industry conditions and employees’ economic realities.

Workforce Composition

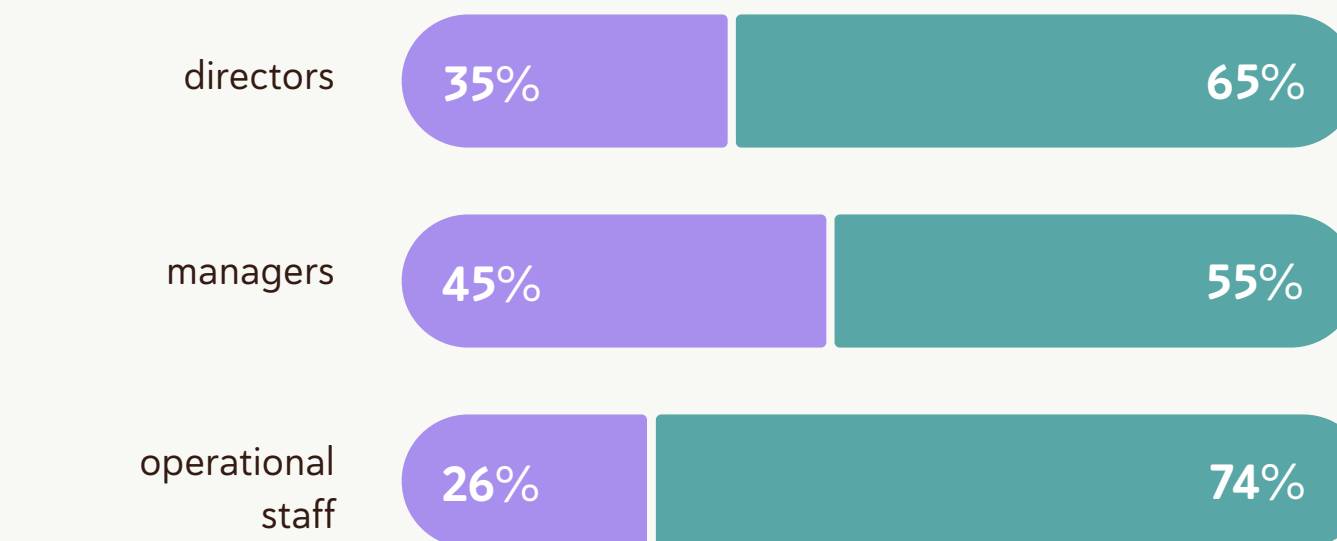
SASB CG-EC-330A.3, CG-MR-330A.1

› Gender distribution

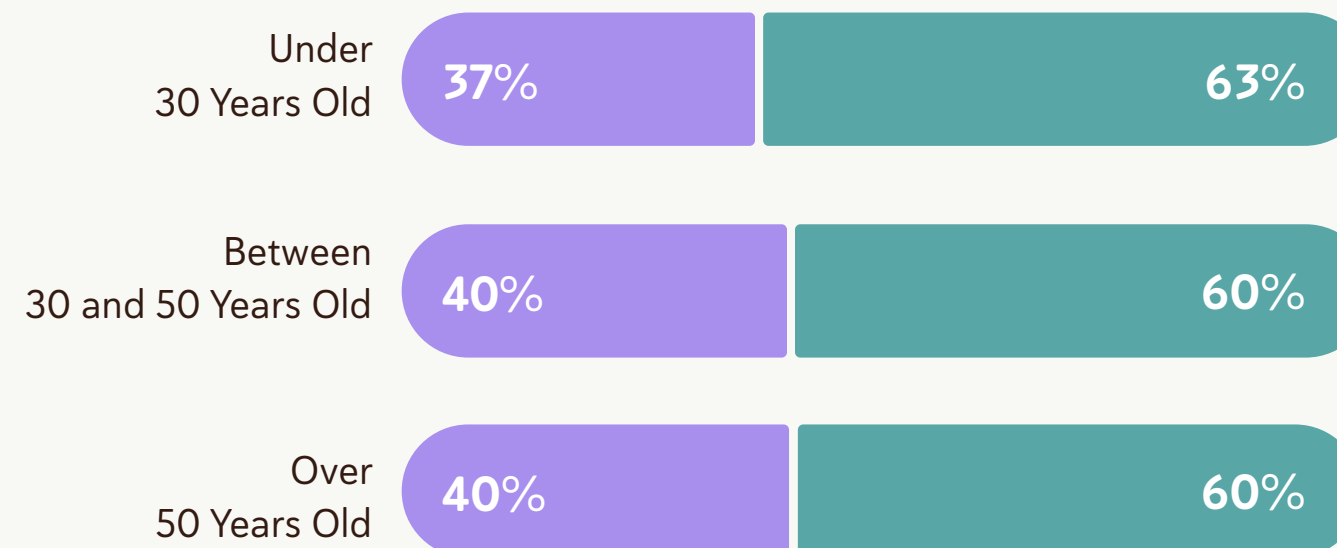
Women Men



› Workforce by Job Category and Gender



› Employee Distribution by Age Group and Gender.



↓ Learn more in the Sustainable Performance Appendix

Employee Experience and Employee NPS

SASB CG-EC-330A.1

We monitor employee experience and retention using a set of indicators, including Employee Net Promoter Score (ENPS), turnover, employee experience surveys, and workforce coverage. We also promote initiatives to improve workplace infrastructure and enhance operational efficiency across customer-facing locations.

Each quarter, we conduct an Employee Experience Survey to measure employees’ willingness to recommend the Company as a place to work (Employee NPS), as well as a Satisfaction Survey that evaluates how leaders contribute to the employee experience on a day-to-day basis.

Based on the results, we develop post-assessment action plans for territories with the greatest opportunities for improvement. These plans focus on four areas: Recognition, Development, Promotions, and Work-Life Balance. They combine organization-wide initiatives with local actions, including:

1. Presenting results to regional leaders and lower-performing Points of Sale (POS).
2. Structured Listening Sessions: meetings between regional leaders and lower-performing Points of Sale to identify current needs and help prevent future issues.
3. Targeted action plans based on identified needs.

↓ Learn more in the Sustainable Performance Appendix

Operational Efficiency: Comprehensive Operating Model (MIO)

The Comprehensive Operating Model (MIO) strengthens territorial coordination and commercial execution across the Elektra Network. It encompasses four territories comprising 656 Points of Sale and focuses on three strategic indicators: credit sales, new account enrollments, and cash loans.

In 2025, the model was further embedded into store operations, strengthening collaboration between training leaders and regional managers while enabling high-performing practices to be scaled across locations with the greatest growth potential.

We also operate the Collaborative Scheduling Model, a tool that provides a clear view of work schedules and rest-day assignments for leaders and managers, improving operational coordination, commercial coverage, and work-life balance.

//656 Points of Sale across 4 territories operating under the MIO



//In 2025, 71 corporate employees, 155 Branch Leader Managers, and 80 regional leaders participated in IDP programs across field operations.

Talent Development and Succession

GRI 3-3,401-1,401-2

The Elektra Network's talent strategy focuses on identifying, developing, and retaining key talent that contributes to business growth. Our approach combines training programs, career development paths and internal mobility opportunities.

Individual Development Plan (IDP)

The Individual Development Plan (IDP) is Elektra Network's primary professional-development tool for high-potential employees in both corporate and field operations. It establishes personalized development objectives and is reviewed annually to strengthen leadership and strategic capabilities. The IDP guides development conversations between employees and their managers, links performance evaluation results to career planning, and helps address technical and behavioral development needs to prepare employees for positions of greater responsibility.

Succession and Business Continuity

Succession and development plans help ensure business continuity while strengthening internal leadership. Through Critical Position Mapping and the Top Talent and Top 200 programs, we identify key talent, designate successors at different levels of readiness, and implement structured promotion and accelerated-development processes.

Potential assessments are complemented by tools such as the 9-Box Model⁴ and accelerated-development plans. Within this framework, the Top 200 program plays a key role by focusing on operational leaders with the greatest impact on the business while strengthening the succession pipeline for strategic positions.

↓ Learn more in the **Sustainable Performance Appendix**

4. 9-box is a talent management tool that helps identify leaders, superstars, and employees that require development, thus ideal for succession planning and evaluating our human capital.

Training and Development

GRI 3-3,401-2,403-5

Training is delivered through the Elektra Network Business School (ENRED), which serves as the foundation of our learning and development strategy. ENRED ensures that employees have the knowledge and skills needed to perform their roles effectively from day one, helping improve service quality and create value for our customers.

Training plans are developed based on business and operational needs identified by business units and regional leaders, as well as changes in products, processes, systems, or regulations. We combine mandatory programs—including onboarding, organizational culture, safety, and key operational processes—with initiatives focused on professional skills development, sustainability, ethics, and compliance.

Training is delivered through a combination of classroom courses, virtual sessions, digital resources, reference materials, and on-site coaching, ensuring the content remains current and relevant to the business's needs.

Strategic Educational Partnerships

Tiendas Elektra works with leading academic institutions to ensure the quality and depth of its training programs. These partnerships are structured by employee level:

- **Operational Level:** ICAMI (Management Training and Development Center), Dialogus, Tecnológico de Monterrey, Universidad Anáhuac, and Universidad del Valle de México (UVM).
- **Tactical Level:** EGADE Business School, Tecnológico de Monterrey (ITESM), Universidad Iberoamericana, and UVM.
- **Strategic Level:** IPADE Business School (Instituto Panamericano de Alta Dirección de Empresas).

Strategic Training Programs

The most significant training initiatives implemented across the Elektra Network in 2025 are outlined below:

Leadership Academy

The Leadership Academy is a comprehensive development program for recently promoted leaders, designed to accelerate their transition into new roles and strengthen their team management capabilities. Through training, coaching, and leadership-development activities, the program helps improve decision-making, strengthen team leadership, and support a successful transition into positions of greater responsibility.



In 2025, the program was implemented nationwide and included specialized initiatives such as Applied Neuroscience for Leadership workshops and management-skills certification programs developed in partnership with Universidad del Valle de México. Key performance indicators associated with the program include Employee Experience Survey results, Employee Net Promoter Score (ENPS), turnover among newly hired leaders, and onboarding effectiveness.

Teams led by program participants showed improvements in workplace climate indicators. Employee Net Promoter Score (ENPS) increased, reflecting a more positive employee experience, stronger leadership engagement, and greater support for team management. The program also contributed to the development of internal talent by accelerating the readiness of newly promoted leaders and reducing

errors associated with role transitions. As a result, leadership capabilities were strengthened, team coordination improved, and performance orientation increased.

Leader as Coach

This leadership-development program is designed for operational employees with supervisory responsibilities, including managers and operational leaders. Guided by the motto “Inspire, Support, and Leave a Lasting Impact,” the program strengthens the coaching capabilities of frontline leaders by focusing on effective feedback conversations, building high-performing teams, supporting Individual Development Plans (IDPs), and aligning day-to-day operations with the Group’s culture.

//2,500 leaders certified
in management skills

//230 regional leaders participated in
Applied Neuroscience for Leadership
workshops

//533 leaders promoted

Key indicators associated with the program include Employee Experience Survey results and Employee Net Promoter Score (ENPS) among teams led by participating leaders.

Happy Moments Academy

This onboarding program is designed for new operational employees. It accelerates cultural and operational integration into the Elektra model, covering everything from the Company’s value proposition to the commercial and service protocols that shape the in-store customer experience. Program performance is monitored through retention and turnover indicators during employees’ first 12 months with the Company.

Digital Sales Enablement

This capability-building initiative is designed for the sales force and management teams, strengthening digital competencies while supporting integration between physical and digital channels. The program combines more than 45 hours of training over a 15-week period with operational coaching focused on digital tools, omnichannel sales strategies, and new customer-service practices.

//The assisted **digital channel represented 8% of total sales in 2025**, strengthening the Company’s omnichannel strategy and contributing to improved operational efficiency.

Results in 2025 reflected significant progress in digital-channel adoption. The percentage of sales associates completing at least one digital sale per week increased from 8% to more than 20%, demonstrating broader adoption of digital tools and sales practices across the organization.

//The program contributes to **higher sales, lower logistics costs, and a stronger omnichannel strategy**.



Sustainability, Ethics, and Compliance Training

Training programs also incorporate content related to social responsibility, ethics, and sustainability, delivered by various Group functions, including Well-Being, Internal Audit, Regulatory Compliance, and the Gender Unit. Topics include the responsible use of resources and waste management, respectful workplace conduct and harassment prevention, workplace inclusion, the Code of Conduct, anti-money laundering, personal data protection, and reporting channels. These topics are introduced during onboarding and reinforced through ongoing training and periodic refresher programs.

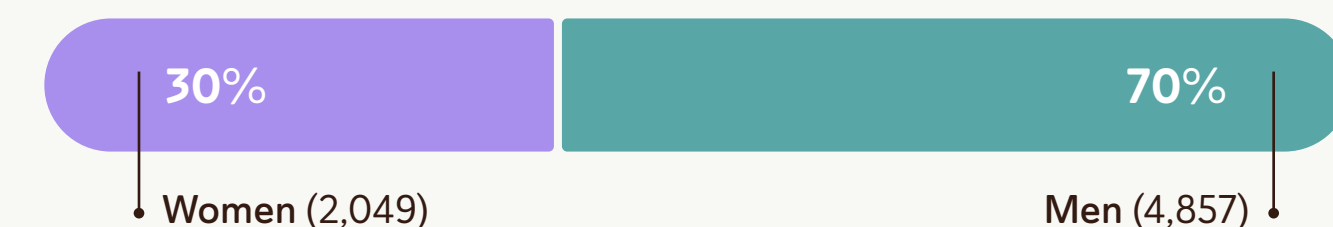
//More than **6,900 employees** participated in the Elektra Network’s principal training programs in 2025.

↓ Learn more in the Sustainable Performance Appendix

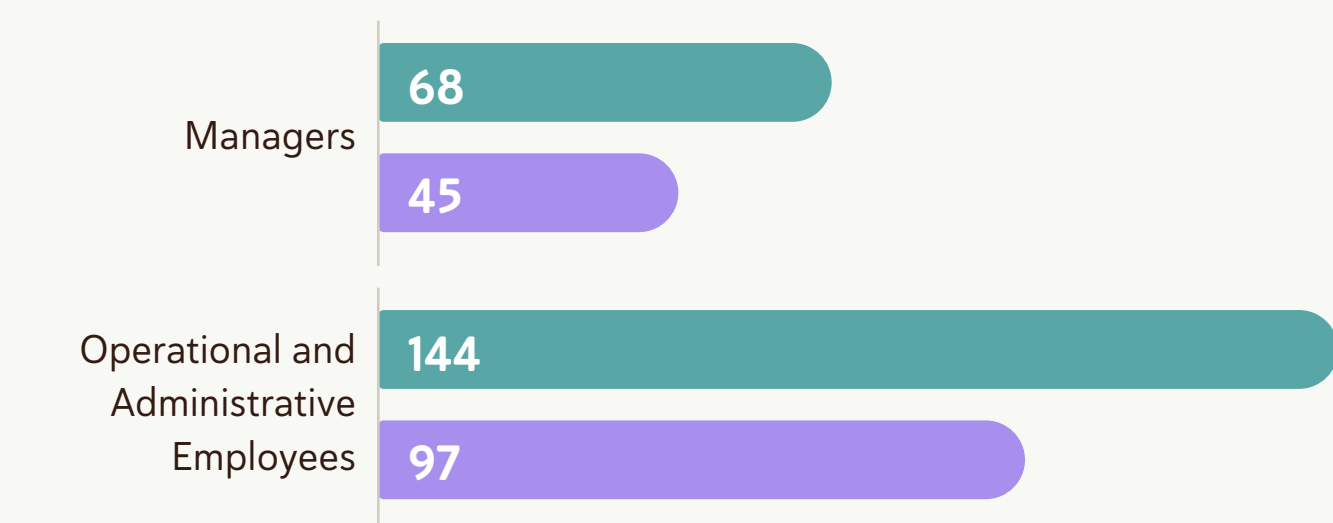
Strategic Training Programs

Women Men

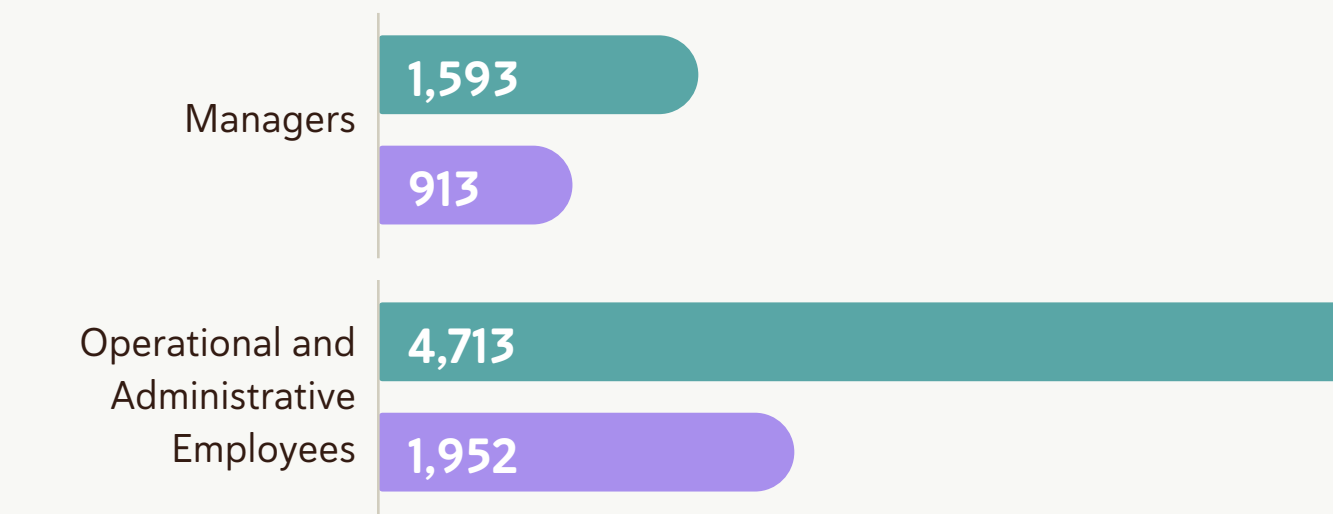
Employees Trained



Employees Trained by Gender and Job Category (LiderazGO Academy)



Employees Trained by Gender and Job Category (Assisted digital sales)



Occupational Health and Safety

GRI 403-5

We are committed to maintaining a safe and healthy work environment through preventive practices and ongoing training designed to protect employees across our stores and distribution centers. Safety protocols are in place to identify, control, and mitigate workplace risks, supported by regular inspections and risk assessments.

- › Store Safety Protocols
 - Branch opening and closing procedures
 - Bank-hosting program
 - Warehouse safety protocols
 - Mobile-phone kiosk safety protocols
 - Response procedures before, during, and after a robbery

Civil Protection

We continued our Civil Protection Training Program for all Elektra Network employees, focusing on emergency preparedness and response. The program covers situations such as fires, earthquakes, accidents, and other emergencies, helping employees respond appropriately while protecting their own safety and that of others. The program is complemented by regular emergency drills conducted at stores and distribution centers.



Performance Evaluation

GRI 404-3

Employee performance is managed through a structured annual process that provides a comprehensive assessment of individual results and alignment with the Company's culture. The system combines goal achievement with behavioral evaluation, enabling us to assess not only what is accomplished, but also how results are achieved. The process also helps identify professional development opportunities and supports decisions regarding promotions and performance-based compensation.

↓ Learn more in the **Sustainable Performance Appendix**

↓ Learn more in the **Grupo Elektra Performance Evaluation Appendix**

Environmental Commitment

GRI 3-3

Environmental Management

At Tiendas Elektra, sustainability is a cross-cutting priority that integrates responsible environmental stewardship into the daily operations of our commercial network. Our geographic footprint—more than 1,200 points of contact across Mexico, Guatemala, and Honduras—requires us to operate under practices that promote energy efficiency, responsible water management, comprehensive waste management, and the progressive reduction of emissions, in alignment with the Group's corporate framework and recognized international standards.

Our environmental strategy is structured around four complementary priorities:

- **Operational efficiency:** Optimizing energy, water, and material consumption across stores and distribution centers through high-performance technologies and responsible-use protocols
- **Electricity Decarbonization:** Procurement of renewable energy for a significant portion of the network's electricity consumption, complementing energy purchased from the National Electric System.

- **EDGE Certification:** A strategic initiative focused on transforming commercial infrastructure under the Excellence in Design for Greater Efficiencies (EDGE) international certification standard developed by the International Finance Corporation (IFC), a member of the World Bank Group.
- **Circular Economy and Waste Management:** Recovery and recycling of valuable materials generated through operations, with a focus on cardboard, plastic, aluminum, and other recyclable materials

These initiatives are supported by the Grupo Elektra Energy Seal, a corporate standard that establishes detailed specifications to ensure energy efficiency in lighting, climate-control systems, and building-envelope systems from the construction phase of each facility. They are also supported by Grupo Elektra's Sustainability-Linked Bond, whose primary Sustainable Performance Target (SPT) is the EDGE certification goal across the Tiendas Elektra network.



Energy

GRI 3-3, 302-1, 302-2, 302-3, 302-4, 302-5 • SASB CG-EC-130A.1, CG-MR-130A.1, CG-EC-410A.1, CG-EC-410A.2

Tiendas Elektra's operations rely on two complementary energy sources: fossil fuels used for logistics-support fleets and backup generators (gasoline, diesel, and LPG), and electricity used for lighting, climate control, refrigeration, and equipment in stores and distribution centers.

Fuel Consumption

The fuels used by Tiendas Elektra primarily include:

- **Gasoline:** Logistics-support fleets and backup generators
- **Diesel:** Service fleets and backup generators
- **LPG:** Equipment used in certain facilities

Consumption is monitored through Grupo Elektra's corporate SAP platform and reconciled against fuel reports submitted by each business unit. Emissions resulting from fuel consumption are calculated in accordance with the 2006 IPCC Guidelines for National Greenhouse Gas Inventories for mobile and stationary combustion sources.

Electricity Consumption

Tiendas Elektra's electricity consumption is supplied through two complementary sources:

- **Electricity purchased from Mexico's National Electric System (CFE):** Covers consumption not supplied through renewable-energy contracts.
- **Contracted renewable energy:** A significant portion of total electricity consumption comes from contracted renewable sources, helping reduce associated emissions under the market-based accounting methodology.

Electricity consumption is monitored at every store, distribution center, and office, allowing both electricity use and the associated greenhouse gas (GHG) emissions to be attributed to the facility where they are generated. Calculations follow the GHG Protocol Corporate Standard, using the dual-reporting approach established in the Scope 2 Guidance, and incorporate both the location-based and market-based methods, using the National Electric System emission factor published by SEMARNAT.

2025 Energy-Efficiency Initiatives

Throughout 2025, we continued implementing the core initiatives that support our energy-efficiency strategy, including:

- **LED Lighting:** Ongoing replacement of conventional lighting with high-efficiency LED technology across stores and distribution centers.
- **High-Efficiency Air Conditioning:** Installation of air-conditioning systems with a Seasonal Energy Efficiency Ratio (SEER) greater than 20, significantly reducing electricity consumption for climate control.
- **Building-Envelope Systems:** Improved wall and roof insulation to reduce heat transfer and cooling loads.
- **Air Containment Systems:** Optimization of indoor airflow to improve thermal efficiency within stores.
- **Motion Sensors:** Automated lighting controls in areas with intermittent occupancy.

↓ Learn more in the **Sustainable Performance Appendix**

Greenhouse Gas Emissions

GRI 2-4, 3-3, 305-1, 305-2, 305-3, 305-4, 305-5

Tiendas Elektra prepares its greenhouse gas (GHG) inventory in accordance with the GHG Protocol Corporate Standard and its methodological supplements, aligned with the IFRS S1 and IFRS S2 Sustainability Disclosure Standards issued by the International Sustainability Standards Board (ISSB), as well as recognized GRI practices.

2025 Base Year for Greenhouse Gas Reporting

With the adoption of IFRS S1 (General Requirements for Disclosure of Sustainability-related Financial Information) and IFRS S2 (Climate-related Disclosures), Grupo Elektra has formally designated 2025 as the base year for its consolidated greenhouse gas inventory. This decision is consistent with both IFRS S2 and the GHG Protocol Corporate Standard. It establishes a clear, verifiable baseline from which the Company's climate performance will be measured in future years.

The selection of 2025 as the base year reflects three key considerations:

- Changes in the reporting framework:** The adoption of IFRS S1 and IFRS S2 required a methodological realignment based on a clearly defined reporting baseline.
- Changes to the reporting boundary:** During 2025, previously excluded Scope 1 emission sources were incorporated into the inventory, while BAZ Entregas was established as a separately reportable business unit, changing the reporting boundary relative to the 2024 inventory.
- Methodological enhancements:** Updates to emission factors and to the treatment of contracted renewable electricity under the Scope 2 Guidance dual-reporting methodology improve the accuracy of the inventory and align it with current international practice.

// **2025** is Grupo Elektra's official greenhouse gas inventory base year.

// **Future reports** will measure emissions reductions against this baseline.

Beginning with the 2025 base year, Grupo Elektra will report annually on consolidated Scope 1, Scope 2 (using both reporting methods), and Scope 3 emissions, together with emissions intensity expressed as metric tons of CO₂ equivalent per million pesos of consolidated revenue (GRI 305-4). Reports issued from 2026 onward will use 2025 as the reference year, enabling investors, rating agencies, regulators, and other stakeholders to evaluate the Company's decarbonization progress using a consistent and verifiable methodology.

Greenhouse gas inventories published before 2025 should not be compared with the 2025 inventory presented in this report because of the reporting-boundary changes and methodological realignment described above. This limitation will be clearly disclosed wherever historical emissions data appear in the Sustainable Performance Appendix.

Scope 1 — Direct Emissions

Scope 1 emissions result from fuel combustion in sources owned or controlled by the Company, including gasoline and diesel used in vehicles and backup generators, as well as LPG consumed by specific equipment at certain facilities. Calculations follow the 2006 IPCC Guidelines for National Greenhouse Gas Inventories for mobile and stationary combustion sources, using fuel-specific density values, lower heating values (LHV), and Global Warming Potentials (GWPs) from the IPCC Fifth Assessment Report (AR5).

↓ Learn more in the Sustainable Performance Appendix

Scope 2 — Indirect Emissions from Electricity Consumption

Scope 2 emissions are reported using the dual-reporting approach established in the GHG Protocol Scope 2 Guidance (2015):

- **Location-Based Method:** Applies the National Electric System emission factor to total electricity consumption, including contracted renewable electricity.
- **Market-Based Method:** Applies a zero-emission factor (0 tCO₂e/MWh) to contracted renewable electricity and the National Electric System emission factor only to non-renewable electricity consumption. This is the Company's primary reporting metric because it reflects the actual impact of its renewable electricity procurement strategy.

Note: For 2025, the national electricity emission factor applied was 0.444 tCO₂e/MWh, as published by SEMARNAT in the 2024 National Electric System Electricity Emission Factor.

↓ Learn more in the **Sustainable Performance** Appendix.

Emissions Intensity

Emissions intensity is reported as metric tons of CO₂ equivalent per million pesos of consolidated revenue, using Scope 1 emissions together with market-based Scope 2 emissions as the numerator. This metric places the Company's environmental footprint in the context of its business activity.

2025 Emissions-Reduction Initiatives

Our emissions-reduction strategy is built on four key initiatives:

- **Renewable Electricity Procurement:** Expanding the use of contracted renewable electricity to reduce market-based Scope 2 emissions.
- **Energy Efficiency:** Improving energy performance across stores and distribution centers through LED lighting, high-efficiency air-conditioning systems, building-envelope improvements, and motion sensors.
- **EDGE Certification:** Expanding EDGE certification across stores to improve energy and water efficiency while reducing embodied carbon from the construction phase onward.
- **Fleet and Logistics Optimization:** Improving fleet efficiency and logistics operations associated with BAZ Entregas.

↓ Learn more in the **Sustainable Performance** Appendix

Water

Water at Tiendas Elektra is used exclusively for restrooms, cleaning, and general hygiene across stores, distribution centers, and offices. Because the Company does not operate water-intensive manufacturing processes, water use is limited primarily to domestic consumption and facility maintenance.

Water is supplied through municipal water systems in the communities where we operate, supplemented at certain locations by concessioned water services. Payments for water rights and related services are managed by the operating company and reconciled through a monthly accounting process.

The responsible use of this resource guides our water stewardship approach and focuses on:

- **Consumption Monitoring:** Tracking water uses at each facility to identify leaks or unusual consumption patterns at an early stage.
- **Water-Efficient Fixtures:** Installing water-saving devices in restrooms and cleaning areas.
- **Employee Awareness:** Training employees on the responsible use of water.
- **Regulatory Compliance:** Complying with applicable federal and local regulations governing water use, wastewater discharge, and conservation.

As part of the EDGE certification program, certified stores achieve water-use reductions of at least 20% compared with market standards through low-flow fixtures and efficient building design incorporated from the construction phase.

↓ Learn more in the **Sustainable Performance** Appendix

Waste

GRI 3-3, 301-1, 301-2, 301-3, 306-1, 306-2, 306-3, 306-4, 306-5

Waste generated by Tiendas Elektra comes primarily from the packaging materials associated with the products it sells –including cardboard, PET plastics, aluminum, mixed materials, and shredded materials– as well as from the routine administrative activities of stores, distribution centers, and offices.

Circular Economy Approach

Waste management is based on maximizing the recovery of recyclable materials to maintain a zero-waste-to-landfill approach. Priority material streams include:

- **Cardboard:** The largest waste stream, generated primarily from unpacking merchandise. Recovered and sent to authorized recycling providers.
- **PET and Plastics:** Recovery of plastic containers and packaging for recycling.
- **Aluminum:** Recovery of aluminum components from packaging materials and administrative operations.
- **Mixed and Shredded Materials:** Secondary waste streams managed through recovery processes appropriate to their characteristics.

Traceability and Certification

Recoverable materials are managed by authorized recycling providers that issue manifests and certificates, ensuring traceability from the originating store or distribution center to the final responsible processor. Waste management activities are conducted in accordance with applicable federal and state regulations.

2025 Initiatives

During 2025, we continued strengthening our waste-management program through the following initiatives:

- Continued implementation of collection and recycling programs across the Tiendas Elektra network.
- Continued implementation of collection and recycling programs across the Tiendas Elektra network.
- Packaging optimization initiatives developed in collaboration with strategic suppliers to reduce waste generation at the source.

↓ Learn more in the **Sustainable Performance** Appendix.

EDGE Program and Integrated Store Efficiency

GRI 302-4, 305-5

Sustainability-Linked Bond

The EDGE (Excellence in Design for Greater Efficiencies) program is the cornerstone of Tiendas Elektra's commercial infrastructure strategy. Developed by the International Finance Corporation (IFC), a member of the World Bank Group, EDGE is an internationally recognized green building certification system that evaluates building performance across three dimensions:

- **Energy Efficiency:** Reduced energy consumption relative to a market baseline.
- **Water Efficiency:** Reduced water consumption relative to a market baseline.
- **Embodied Carbon:** Reduced embodied carbon in construction materials.

To achieve EDGE certification, a building must demonstrate at least a 20% reduction in each of these three areas. Tiendas Elektra has consistently exceeded this threshold through a certification framework that recognizes different levels of environmental performance.

Progress as of Year-End 2025

As of year-end 2025, Tiendas Elektra continued expanding the program across its network, reinforcing EDGE-certified stores as the Company's target operating standard. The certified portfolio includes both EDGE Advanced and EDGE Certified locations, supporting the target established under Grupo Elektra's Sustainability-Linked Bond. The EDGE program is a cornerstone of Tiendas Elektra's infrastructure strategy and a key driver of Grupo Elektra's Sustainability-Linked Bond commitments.

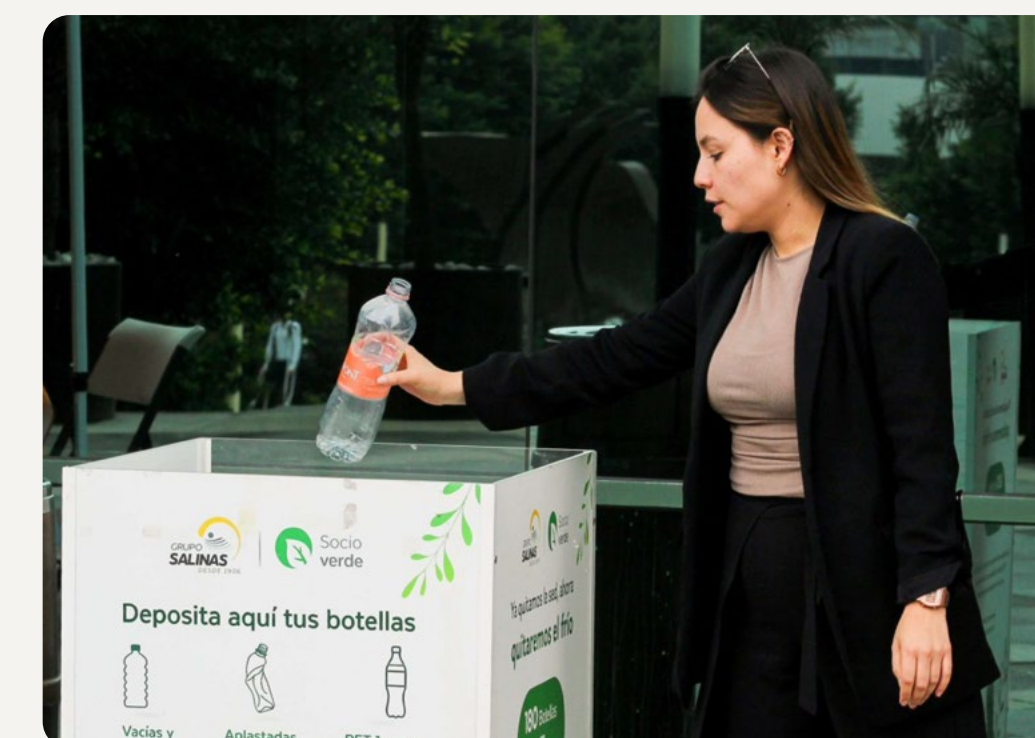
Qualitative Program Impact

The transformation of the store network under the EDGE standard delivers long-term benefits across four key areas:

- **Environmental:** Significant reductions in energy and water consumption per store, together with lower embodied carbon in construction materials.
- **Operational:** Lower electricity and water costs, together with improved thermal comfort and lighting conditions in commercial spaces.
- **Strategic:** Continued progress toward the sustainability performance target established under the Sustainability-Linked Bond, strengthening Grupo Elektra's position in sustainable finance.
- **Reputational:** Alignment with internationally recognized standards valued by investors and multilateral organizations.

↓ Learn more about the Sustainability-Linked Bond and the EDGE-related Sustainable Performance Target (SPT) in the Climate Change section.

↓ Learn more on the Sustainability-Linked Bond website



GS Motos

GRI 2-1, 2-6

The Evolution to a Global Motorcycle Platform

Grupo Elektra has consolidated its motorcycle business under a new structure: GS Motos. The platform integrates manufacturing, commercialization, financing, and after-sales services into a scalable business model designed to maximize the Company's economic and social value.

The creation of GS Motos marks the evolution from the successful motorcycle brand Italika to a long-term global multi-brand platform that today encompasses Italika, Hero, Benelli, and Morbidelli. The strategy is built on three pillars:

- 1. Specialization:** Establishing GS Motos as a dedicated business division within Grupo Elektra.
- 2. Smart Expansion:** International growth supported by a Smart outsourcing model.⁵
- 3. Multi-Brand Architecture:** Leveraging economies of scale through an umbrella-brand strategy.⁶



The strategy is further supported by a comprehensive after-sales service and spare-parts network designed to meet the growing needs of the motorcycle fleet. Through Elektra Motos dealerships, customers receive specialized technical advice and a comprehensive offering across all our brands under a consistent service standard.

We also believe that mobility should be responsible. Accordingly, we continue to improve the efficiency of our production processes, promote preventive maintenance to extend the useful life of motorcycles, and foster road safety through training programs that encourage safe riding practices and responsible urban mobility. For Grupo Elektra, growth means creating long-term economic, social, and environmental value.

5. Smart: An outsourcing model that prioritizes assigning manufacturing capabilities to strategic partners while maintaining GS Motos' control over product design, quality, and brand management.

6. Umbrella-brand strategy: A business model in which GS Motos serves as the operating umbrella under which Italika, Hero, Benelli, and Morbidelli coexist, each maintaining its own market positioning.

Sustainability Model

GRI 2-22

At GS Motos, we reaffirm our commitment to sustainability through strategies aligned with the United Nations Sustainable Development Goals (SDGs), focusing on three strategic priorities.

› Responsible Mobility

At GS Motos, we promote competitive mobility built on integrity and transparency across every aspect of our business. We ensure that every process—from our supply chain to customer service—fully complies with applicable laws and industry regulations. Guided by the highest ethical standards, we strive to earn and maintain the trust of our business partners and the riders who choose our brands.

Focus Area	SDG
Responsible Supply Chain	
Logistics Efficiency	8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Operational Process Automation and Efficiency	16 PEACE, JUSTICE AND STRONG INSTITUTIONS 17 PARTNERSHIPS FOR THE GOALS
ESG Brand Management and Communications	

› Commitment to Our Stakeholders

We are committed to creating long-term value for our communities, business partners, and employees by promoting road safety and generating a positive social impact. We foster well-being, diversity, inclusion, and the professional growth of our technical and administrative talent. We also deliver trusted, high-quality service that gives our customers and institutional partners the confidence to stay safely on the move.

Focus Area	SDG
Product and Service Innovation	
Post-Sales Services	3 GOOD HEALTH AND WELL-BEING 10 REDUCED INEQUALITIES 12 RESPONSIBLE CONSUMPTION AND PRODUCTION

› Commitment to the Environment

We mitigate our environmental impact through eco-efficient operations and by promoting cleaner mobility solutions. Our efforts focus on the responsible use of resources, comprehensive waste management, and proper disposal practices at our service centers, as well as reducing emissions throughout our distribution network. We are also advancing more sustainable logistics to support the transition to a lower-impact transportation future.

Focus Area	SDG
Product and Service Innovation	
Post-Sales Services	13 CLIMATE ACTION



Double Materiality

GRI 3-1, 3-2

In 2025, GS Motos conducted a double materiality assessment to identify and prioritize its most significant ESG topics, considering both the Company’s impacts on society and the environment and the risks and opportunities that may affect its financial performance. The assessment was carried out in alignment with the GRI Standards, SASB guidance, and the ISSB IFRS S1 disclosure requirements.

↓ Learn more about **Grupo Elektra’s double materiality methodology**

› Identification of Risks and Opportunities (IROs)

› Identification of Risks
and Opportunities (IROs)

E

 Environmental

S

 Social

G

 Governance

Topics identified in GS Motos
analysis

Financially Material Topics
According to SASB

Financially Material Topics
According to CSA and the Sector

Financial materiality was assessed considering
the potential impact on financial performance,
the time horizon over which the impact could
materialize, and the likelihood of occurrence,
based on scenario analysis, strategic
risk assessments by business unit, sector
benchmarking, and expert judgment, in alignment
with ISSB, GRI, and ESRS guidelines.

ID	ESG Topic	Category	Identified Risk	Financial Impact	Time Horizon	Likelihood	Financial Materiality	Comments
1	Transport electrification	E	Transition to electric vehicles	Medium	Short	High	Medium	Technological shift in mobility
2	GHG emissions	E	Climate regulation / carbon cost	High	Medium	Medium	High	Initiatives supporting the energy transition
3	Air quality	E	Local emissions regulatory limits	Medium	Medium	Medium	Medium	Environmental compliance
4	Waste and hazardous materials management	E	Inadequate waste management	Medium	Medium	Medium	Medium	Environmental compliance
5	Product quality (product development)	S	Defective products / recalls	High	Short	Medium	High	Continuous improvement and product innovation
6	Labor practices (attraction)	S	Non-compliance / labor disputes / high turnover	Medium	Short	Medium	Medium	Labor compliance
7	Product life cycle (materials and waste)	E	Environmental impact during production and disposal	Medium	Long	Medium	Medium	Circular economy initiatives
8	Sourcing and materials efficiency (suppliers)	S	Increase in raw material costs	Medium	Medium	High	Medium	Sustainable supply chain
9	Human rights	S	Violations in operations or supply chain	Medium	Medium	Medium	Medium	Due diligence
10	Ethics and integrity	G	Corruption / fraud / non-compliance	High	Short	Medium	High	Compliance / Code of Ethics
11	Health and safety	S	Workplace accidents / operational incidents	High	Short	Medium	High	Occupational health and safety programs
12	Human capital development	S	Lack of qualified talent	Medium	Medium	Medium	Medium	Talent management



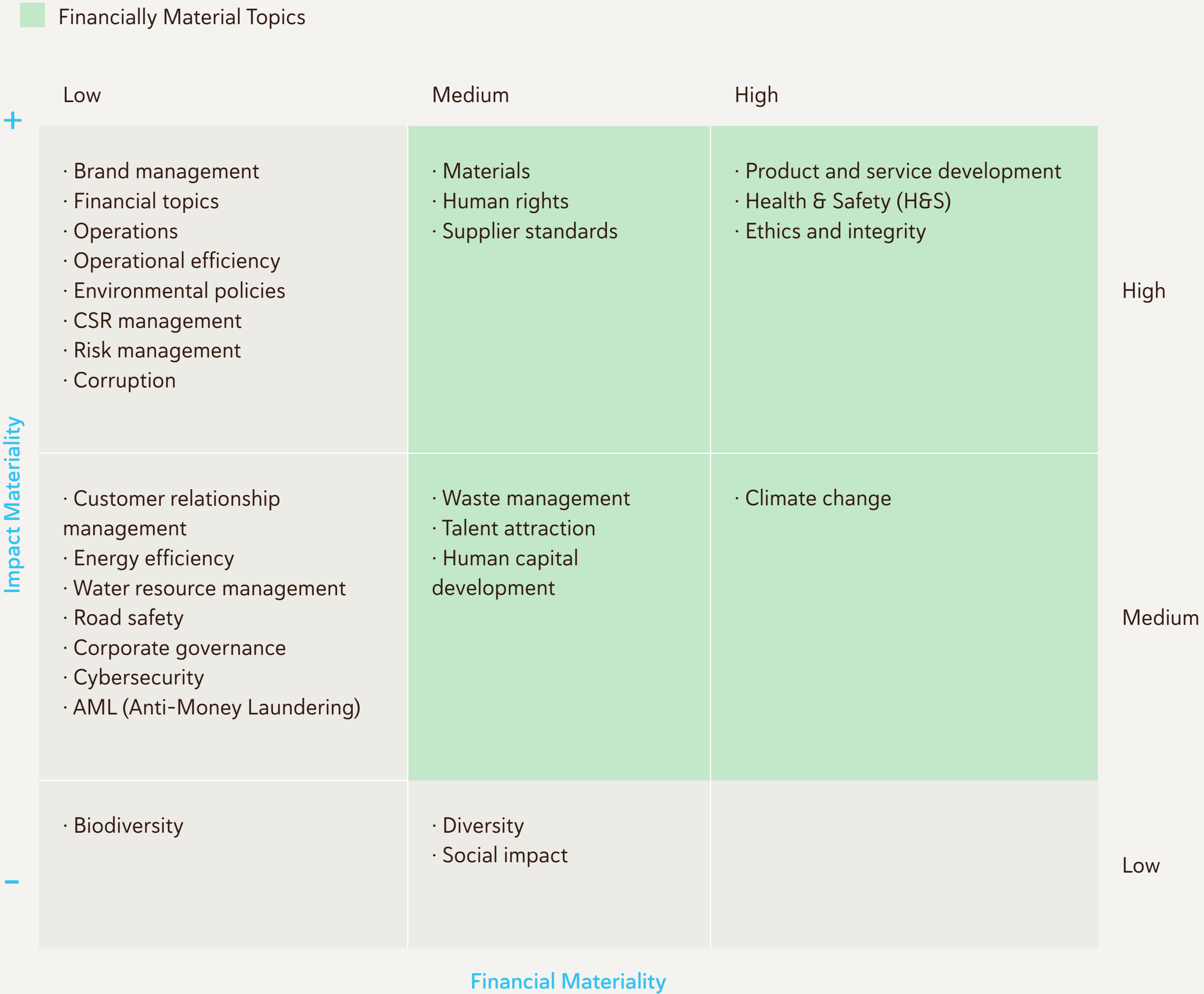
Material matrix

GRI 3-1, 3-2

› Identification of Risks and Opportunities (IROs)

- Topics identified in GS Motos analysis
- Financially Material Topics According to SASB
- Financially Material Topics According to CSA and the Sector

Financial materiality was assessed considering the potential impact on financial performance, the time horizon over which the impact could materialize, and the likelihood of occurrence, based on scenario analysis, strategic risk assessments by business unit, sector benchmarking, and expert judgment, in alignment with ISSB, GRI, and ESRS guidelines.



› Identification of Risks and Opportunities (IROs)

› ECONOMIC DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Brand management	High	-	Impact
Financial topics	High	-	Impact
Operations	High	-	Impact
Operational efficiency	High	-	Impact
Product and service development / product responsibility	High	High	Double
Customer relationship management	Medium	-	Impact
› ENVIRONMENTAL DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Environmental policies / environmental management system	High	-	Impact
Materials	High	Medium	Double
Energy efficiency	Medium	-	Impact
Water resource management	Medium	-	Impact
Biodiversity	Low	-	Impact
Climate change	Medium	High	Double
Waste management	Medium	Medium	Double

› SOCIAL DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Talent attraction and retention	Medium	Medium	Double
Human capital development	Medium	Medium	Double
Diversity and equal opportunity	Medium	-	Impact
Occupational health and safety	High	High	Double
Human rights	High	Medium	Double
Social impact	Medium	-	Impact
Supplier standards	High	Medium	Double
Road safety	Medium	-	Impact
› GOVERNANCE	Impact Materiality	Financial Materiality	Material Topic Type
CSR management / ESG aspects	High	-	Impact
Corporate governance	Medium	-	Impact
Risk management	High	-	Impact
Cybersecurity	Medium	-	Impact
Ethics and integrity	High	High	Double
Corruption, bribery and transparency	High	-	Impact
Anti-money laundering / fraud prevention	Medium	-	Impact



//Production capacity exceeded **one million motorcycles** while maintaining 100% coverage across all sales channels.

Ensamblika Manufacturing Facilities

SASB: TR-AU-000.A, TR-AU-000.B

GS Motos operates two motorcycle assembly plants in Mexico: Ensamblika Toluca (State of Mexico) and Ensamblika El Salto (Jalisco). Together, these facilities supply Tiendas Elektra, self-service retailers, e-commerce platforms, and the Elektra Motos dealership network, ensuring efficient, accessible product availability for customers.

During 2025, both plants continued to advance their operational transformation, focusing on automation, expanding the multi-brand portfolio, and strengthening quality and safety management systems. Industrial operations maintained the growth momentum of previous years while reinforcing the manufacturing capacity required to support GS Motos' multi-brand platform strategy.

Ensamblika Toluca

2025 Operational Performance

In 2025, the Toluca plant consolidated its large-scale production capacity of 1.1 million motorcycles for the second consecutive year. Key milestones included:

- **Productive Efficiency:** Optimized the organizational structure by reducing the number of production teams while maintaining output levels and improving operational efficiency.
- **Portfolio Diversification:** Began assembling Hero motorcycles, expanding the GS Motos multi-brand portfolio.
- **Quality Excellence:** Maintained standardized quality processes covering every stage of production—from incoming raw-material inspections to final functional testing (including ignition, braking, lighting, and other performance checks) and packaging under established quality standards.

Materials Management and Traceability

Structured operating processes ensure material availability, production continuity, and on-time deliveries through:

- Receipt and inspection of raw materials.
- Material picking and preparation based on production schedules.
- Subassembly and final assembly supported by standardized technical controls.
- Final functional testing before motorcycles are released for distribution.
- Packaging in accordance with established quality standards.

These processes strengthen traceability, minimize operational disruptions, and support the production volumes required to meet projected demand

Human Capital and Training

Toluca's talent strategy contributed to stronger employee retention and workforce growth during 2025 through three key initiatives:

- **Talent Retention:** Improved working conditions and structured career paths helped reduce employee turnover from 44.7% to 42.0%.
- **Professional Development:** Internal promotions continued to support career growth within the plant. During the year, 230 employees were promoted internally, a significant increase from 167 promotions in 2024.
- **Workplace Culture:** Employee engagement is monitored through the Net Promoter Score (NPS) and the Happiness Survey, providing valuable insights that help foster a positive work environment.

Our Annual Training Plan is designed around identified needs in operations, production processes, safety, compliance with regulations issued by the Secretariat of Labor and Social Welfare (STPS), cultural development, continuous improvement, and innovation. The program is designed to:

- Update and strengthen technical knowledge, leadership capabilities, communication skills, and decision-making.
- Reduce workplace risks through training in fork-lift safety, proper tool handling, and regulatory compliance.
- Improve productivity through production-focused training and onboarding programs for new employees.
- Prepare employees for future vacancies and new positions through the Category System, which certifies the technical competencies of operational personnel.

//Training reached 100% of employees, totaling **108,364 hours** during 2025.

Occupational Health and Safety

Risks are managed through a formal risk assessment program and a legal compliance matrix, which serve as the foundation for our annual occupational health and safety plans.

During 2025, we enhanced our accident classification system to provide greater visibility into operational risk areas and identified a trend in ergonomic injuries, enabling us to implement more targeted preventive actions. We also strengthened our Safety Management System through the following initiatives:

- **Critical Standards Compliance:** Implementation of a compliance plan covering critical safety standards.
- **Management System Development:** Establishment of a structured safety management framework, including its vision, mission, and standardized processes.
- **Incident Traceability:** Creation of a unified accident database with standardized classification criteria and systematic follow-up.
- **Sustainable Infrastructure:** Continued improvements to facility infrastructure, including the installation of 100% LED lighting.



Ensamblika Guadalajara

2025 Operational Performance

During 2025, the El Salto plant continued its operational transformation through automation and improvements to key production processes. A major milestone was the launch of eight new motorcycle models in a record three months, significantly enhancing the plant's manufacturing flexibility.

Quality performance continues to be measured through First Time Quality (FTQ)—the percentage of units that pass inspection on the first attempt—and the Parts Per Million (PPM) warranty indicator. To further strengthen operational performance, we implemented the following initiatives:

- **Materials Management:** Enhanced raw-material inspection processes, supplier development programs, and audits of expired materials, reducing production-line disruptions and the generation of hazardous waste.

- **Traceability and Technology:** Strengthened operational continuity through physical-to-system inventory controls, purchase-order-to-production-order tracking, and inventory management using SAP and SAP Warehouse Management (SAP WM).

As a result, the plant achieved a 25% improvement in operational efficiency while reducing operating expenses by 4% compared with the planned budget.

Human Capital and Training

We support employees' professional growth through a structured internal promotion program, reinforcing our commitment to developing talent across the plant. Workplace culture is monitored through the Net Promoter Score (NPS).



Our Annual Training Plan is designed around identified needs in operations, production processes, safety, compliance with regulations issued by the Secretariat of Labor and Social Welfare (STPS), cultural development, continuous improvement, and innovation. The program focuses on:

- **Technical Specialization and Leadership:** Strengthening technical expertise together with communication and decision-making skills.
- **Risk Mitigation:** Promoting the safe operation of forklifts, proper tool handling, and regulatory compliance.
- **Productivity and Integration:** Accelerating the learning curve for new employees while improving efficiency across production processes.
- **Competency Certification:** Preparing operational personnel for future vacancies and new positions through the Category System.

//During 2025, **614 employees** completed a total of **50,156 training hours**.

Occupational Health and Safety

During the year, we enhanced our accident classification system to provide greater visibility into workplace incidents and improve the identification of operational risk areas. This analysis revealed a trend in ergonomic injuries, enabling us to implement more targeted preventive measures. Our Safety Management System was further strengthened through four key initiatives:

- **Operational Continuity:** Implementation of a compliance plan covering critical safety standards to support business continuity.
- **Standardization:** Development of the Safety Management System framework, including its vision, mission, and standardized processes and procedures.
- **Incident Traceability:** Creation of a unified accident database with standardized classification criteria and systematic follow-up.
- **Sustainable Infrastructure:** Improvements to lighting conditions and energy efficiency through the installation of 100% LED lighting and the completion of the solar panel installation.

Post-Sales Services

Service Center Network

At GS Motos, our customers are at the center of our operating strategy. We strive to deliver a compelling value proposition built on efficient processes and a consistent customer experience across every point of contact. Our service network is supported by two complementary service models, both of which operate under the same GS Motos quality standards.

CESIT – Italika Service Centers

The CESIT network is the longstanding foundation of Italika’s after-sales service infrastructure. With locations throughout Mexico, it provides preventive maintenance, repairs, warranty service, and replacement parts. The network serves as the primary technical support channel for Italika motorcycle owners.

CESEM – Elektra Motos Service Centers

During 2025, we launched the CESEM model to strengthen the Elektra Motos brand in the marketplace and expand a multi-brand after-sales service offering aligned with the GS Motos strategy. The first CESEM centers began operations in 2025, introducing a multi-brand service model with specialized support for premium motorcycle segments. The CESEM model is designed to:

- Deliver a differentiated service experience for premium-segment customers.
- Develop attractive after-sales business opportunities for our dealer network.
- Strengthen technical training for Hero and Benelli premium motorcycle models.
- Introduce standardized service protocols to support the launch of Morbidelli, further enhancing the specialization and quality of our service network.

//**1,009 Elektra Motos Service Centers**

//**81,000 service jobs completed each week**

Service Offering Model

Our after-sales service model is organized around three distinct service areas:

- Retail Network Support:** Motorcycle assembly, documentation and activation, functional inspections, and vehicle readiness for sale at retail locations.
- Retail Customers:** Preventive maintenance, warranty service, wear-and-tear repairs, general repairs, and the sale of replacement parts and accessories.
- Banco Azteca Home Collection Fleet:** Preventive maintenance, warranty service, wear-and-tear repairs, general repairs, and the sale of replacement parts and accessories for the motorcycles used by Banco Azteca's home collection fleet.

Customer Experience

The Customer Solutions and Relationship Center Operating Model guides our customer service process. Customer inquiries are received through our official service channels, organized into two service levels:

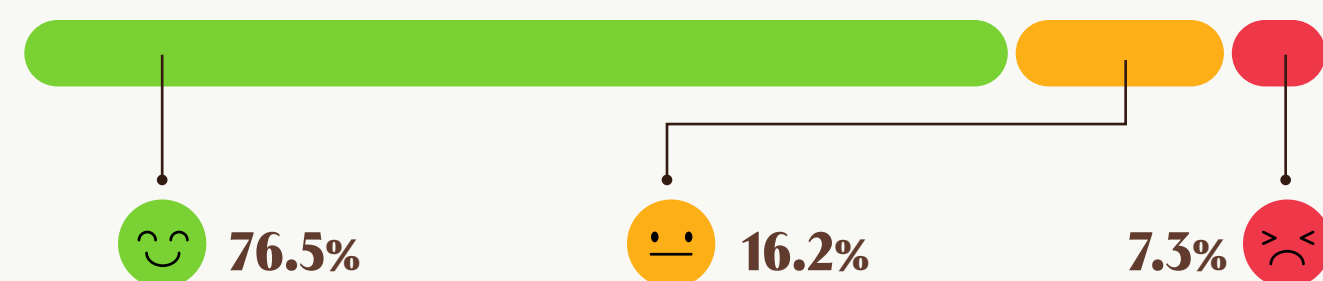
- Level 1:** Telephone and WhatsApp support.
- Level 2 (Back Office):** Management of social media channels, blogs, inquiries from Mexico's Federal Consumer Protection Agency (PROFECO), Siri Refacciones, Postmaster, and self-service email accounts.

Each case is classified according to the applicable brand—Italika, Hero, Benelli, or Morbidelli—and the nature of the request (information, complaint, service request, or suggestion). Cases are then assigned to the appropriate specialized team, which may include after-sales services, replacement parts, motorcycle sales, vehicle registration services, special cases, or brand events. Each case is monitored through resolution to ensure timely service and an effective outcome for the customer.

› CESIT NPS

69.2%

//694 out of 1,000 surveys were completed



↓ Learn more in the Sustainable Performance Appendix

Supply Chain

GRI 2-6

Our supply chain is a strategic pillar of value creation across our operations. Through an integrated approach, we manage every stage of the process—from demand planning to final product delivery—ensuring business continuity, reliable supply, logistics efficiency, and strong relationships with our suppliers.

Procurement activities are organized around five key areas:

- Strategic Procurement: Commercial terms, legal matters, quality, and logistics.
- Supplier and Product Development.
- Product Design and Portfolio Enhancement.
- Operational Procurement: Sourcing of components and finished products.
- Supply Management: Monitoring supplier performance to ensure reliable fulfillment.

During 2025, we strengthened planning and traceability by adopting Integrated Business Planning (IBP) processes and implementing the SAP Global Trade Services (GTS) module, which supports import monitoring, traceability, and documentation management. We also expanded our infrastructure by adding new finished goods warehouses and both domestic and international suppliers. On the logistics side, we reinforced contractual standards by requiring transport vehicles to be no more than five years old and to comply with Euro 5 emissions standards or the equivalent U.S. EPA standards.

Operational resilience is supported through supplier assessments at the source, continuous monitoring of manufacturing activities, and verification of compliance with quality standards. We conduct pre-shipment inspections at supplier facilities, followed by receiving inspections at our plants to verify technical compliance before components enter the production process. These controls are complemented by Advanced Shipping Notices (ASNs), which enhance product traceability, and by automated shipment tracking via SAP GTS.

Regulatory Environment

Our regulatory framework is supported by dedicated operating models for domestic and imported procurement (CKD–Completely Knocked Down, SKD–Semi Knocked Down, and replacement parts), as well as product labeling procedures and the issuance of Advanced Shipping Notices (ASNs). This framework includes:

- **Quality Policy:** Requires compliance with applicable legal, corporate, and product requirements under a continuous improvement approach.
- **Quality Agreement:** Establishes performance criteria and ongoing measurement mechanisms used to evaluate supplier performance.
- **Internal Audits:** Assess implementation of the management system, identify deviations, and evaluate the quality performance of all business partners.

Supplier Selection

GRI 3-3, 204-1, 407-1, 408-1, 409-1

SASB TR-AU-440A.1

Our supplier selection process begins with a thorough assessment of business needs, followed by market analysis to identify potential strategic partners. Prospective suppliers undergo an initial documentary review covering technical capabilities, certifications, organizational structure, experience, and innovation. This process is supported by our Quality Management System, which establishes the evaluation criteria, methodologies, and documentation used throughout the assessment.

Supplier contracting is governed by a regulatory framework aligned with our corporate values. This includes the Supplier Code of Ethics and Conduct, which requires suppliers to protect the environment and use natural resources responsibly, as well as the Sustainable Procurement Policy, which gives preference—when commercial conditions are otherwise equal—to suppliers demonstrating stronger environmental performance.

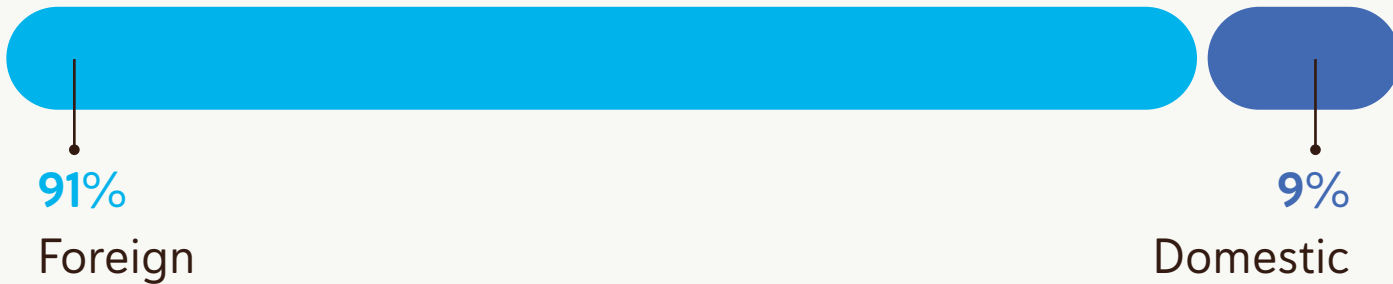
Supplier Composition and Concentration

Our supply chain combines domestic and international suppliers under a complementary sourcing model. International suppliers provide the specialized expertise required for engines and other critical electromechanical components, while domestic suppliers provide complementary components, materials, and services, strengthening local content. This supplier mix reflects both the nature of our manufacturing model and the technological origins of the platforms we assemble.

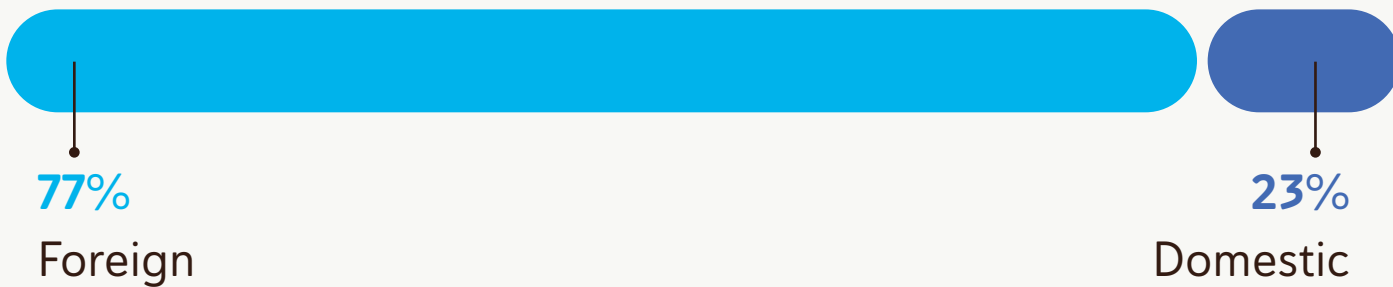
↓ Learn more in the **Sustainable Performance Appendix**

› Supplier Distribution

GRI 204-1



› Spend Distribution



› TIER 1 Structure by Category

Category	Representative Suppliers
Engine and Electromechanical Components	LONCIN, RATO, ZONSEN
Import and International Logistics	Chongqing Loncin Import, Chongqing Rato Intellig
Components and Subassemblies	EASTMAN Hong Kong, Jiade Industrial Group, Richman Componentes Industriales, Sanno-hashii Manufacturing
Lubricants and Consumables	Bardahl de México
Materials (Wire Products and Industrial Supplies)	Beneficiadora de Alambres y Metales, Suministros Industriales Stahl
Fasteners	Topura Fastener de México



We uphold the rights to freedom of association and collective bargaining throughout both our operations and our supply chain. During 2025, no operations or critical suppliers were identified in which these rights were considered at significant risk. We also maintain a zero-tolerance policy toward child labor and all forms of forced or compulsory labor.

Supplier Development and Training

As part of our Quality Management System and supplier development program, we provide technical training focused on structured problem-solving methodologies, including root cause analysis, containment methods, and corrective action implementation.

We also deliver comprehensive training to align suppliers with GS Motos' standards, covering both technical product conformity requirements and our sustainability and social responsibility expectations. This includes guidance on business ethics, compliance with environmental regulations, and respect for human and labor rights, ensuring that suppliers meet not only operational requirements but also the Company's corporate values.

This approach strengthens suppliers' technical capabilities while reinforcing their commitment to environmental, social, and ethical practices, supporting their successful integration into GS Motos' operational and corporate governance standards.

Supplier Evaluation

GRI 308-1, 414-1

On-site supplier assessments are conducted for engineering, manufacturing, quality, and materials management. These assessments help determine whether prospective suppliers meet GS Motos' technical, operational, and sustainability requirements and are suitable candidates for long-term business relationships.

Sustainable Prequalification

Our supplier selection process includes a Sustainable Prequalification phase, during which all prospective suppliers are evaluated against the following criteria:

- **Legal Compliance:** Verification of operating permits, emissions licenses, and waste management practices in accordance with applicable local and international regulations.
- **Management Systems:** Additional consideration is given to suppliers holding recognized certifications such as ISO 14001.
- **Risk Assessment:** Evaluation of the potential environmental impact of the products or services provided, with preference given to suppliers offering lower-carbon alternatives or recyclable materials.

//11 suppliers were evaluated for employment practices, occupational health and safety, child labor, and forced labor.

As part of our commitment to continuous improvement, we maintain an Annual Supplier Performance Evaluation Program that includes documentary audits and, where warranted, on-site assessments to verify that the environmental practices identified during the supplier qualification process remain in place. When opportunities for improvement are identified, Corrective Action Plans (CAPs) are developed collaboratively with suppliers to establish measurable improvement objectives and defined implementation timelines, supporting their continued development as long-term business partners.

↓ Learn more in the **Sustainable Performance Appendix**.

Product Quality and Safety

GRI 3-3, 416-1, 417-1, 417-2

SASB TR-AU-250A.3

At GS Motos, quality is embedded throughout the product lifecycle –from design through final delivery– through the application of Advanced Product Quality Planning (APQP) and preventive quality tools. This structured approach anticipates risks, controls critical characteristics, and consistently ensures that both our products and manufacturing processes meet customer requirements, applicable regulations, and our performance objectives.

Integrating quality into design and development

Our quality integration process is built around four phases:

1. **Planning:** We identify customer requirements and road safety regulations through benchmarking and preliminary risk assessments, defining critical characteristics for systems such as the chassis, brakes, suspension, engine, and electrical components.



2. **Product Design and Development:** We apply Failure Mode and Effects Analysis (FMEA), simulations, validation plans, and formal design reviews to ensure product robustness, performance, and regulatory compliance.
3. **Process Design, which includes:**
 - **Process FMEA:** Identification of potential risks and development of preventive control plans.
 - **In-Process Controls:** Continuous monitoring of key process parameters to ensure they remain within validated limits.
 - **Poka-Yoke Devices:** Error-proofing systems designed to prevent human and assembly errors.
 - **Traceability:** Systems that track materials, components, and every stage of the manufacturing process, facilitating deviation analysis and quality management.
4. **Feedback and Continuous Improvement:** Continuous improvement is supported through audits, the 8D problem-solving methodology, and the Five Whys technique, together with controlled engineering changes managed through Engineering Change Requests (ECRs). This approach helps maintain compliance with quality, safety, and performance standards throughout the product lifecycle.

Quality Operating Cycle

Our quality process is built around multiple Quality Gates, ensuring that no unit advances to the next stage without meeting established quality standards.

The process begins with incoming raw material inspection, where packaging integrity, quantities, technical specifications, and quality are verified using Acceptable Quality Limit (AQL) sampling in accordance with international standards. During component unpacking and inspection, all materials are verified before being released to the production line, minimizing rework and waste.

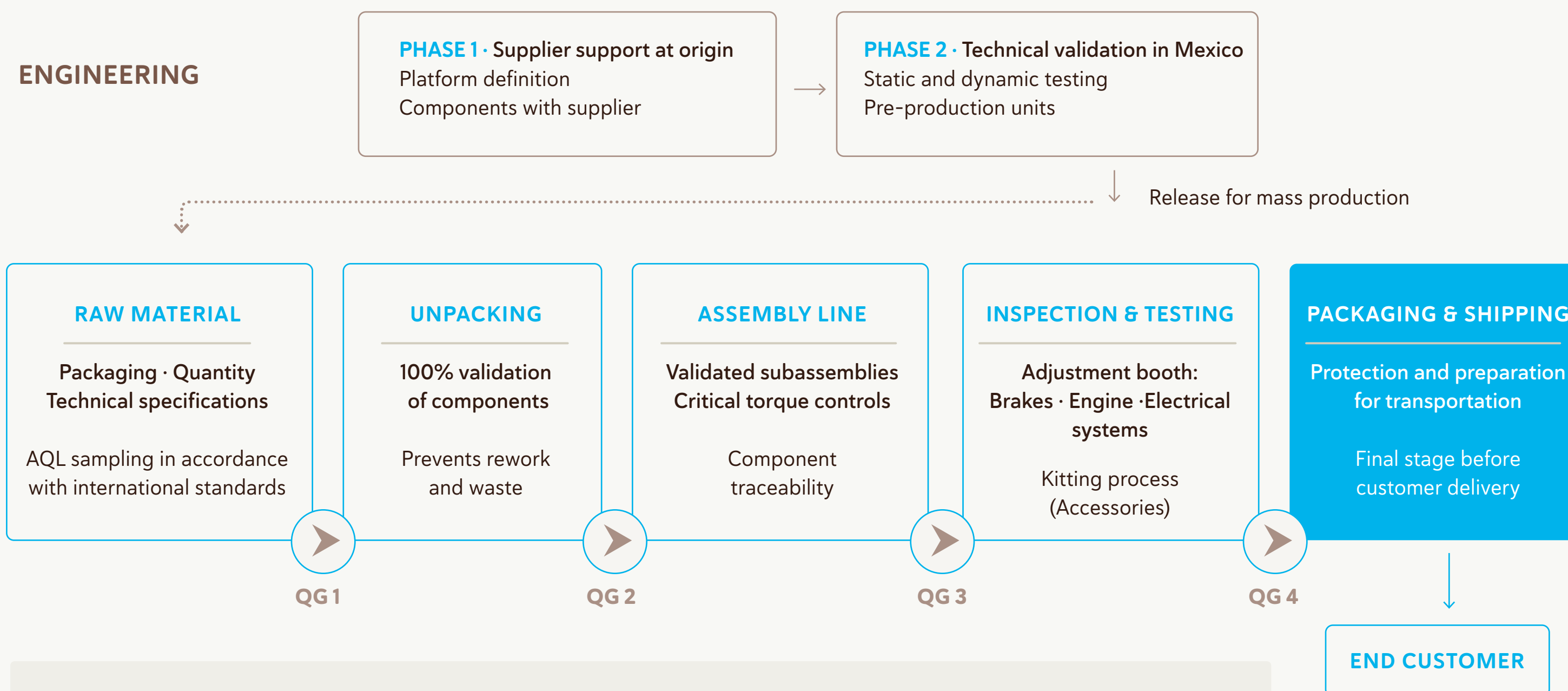
During production, previously validated subassemblies are assembled, critical torque values are verified using specialized tools, and full component traceability is maintained. Before each motorcycle leaves the production line, it undergoes a comprehensive final inspection, adjustment booth testing to validate brake performance, engine operation, and electrical systems, and the Kiteo process to ensure the correct installation of accessories. Finally, during packaging and shipping, each unit is inspected to ensure it is properly protected and secured for transport, ensuring it reaches the customer in optimal condition.

To ensure that our products comply with all applicable road safety and performance requirements, our engineering process focuses on two complementary phases: supplier collaboration during product development and technical validation in Mexico before launch. From the earliest stages of development, we work closely with suppliers on platform and component design while monitoring static and dynamic testing of pre-production units.



GS Motos Quality Flow

Engineering at source · Quality Gates in production · Final customer validation



› What are Quality Gates?

Mandatory control points between stages. No unit advances to the next stage without meeting the established standards. Each gate performs specific inspections based on defined technical criteria and traceable records.

- › **QG 1** Incoming AQL sampling
- › **QG 2** 100% validation before assembly line entry
- › **QG 3** In-line traceability verification
- › **QG 4** Final testing and kitting process verification

Product Safety

At GS Motos, we operate a comprehensive Product Quality and Safety Risk Management System designed to identify, contain, and eliminate issues that could affect product reliability, performance, or end-user safety. The system is built on three core pillars:

1. Early identification and analysis of potential failures
2. Risk containment and elimination.
3. Continuous learning and improvement

Products undergo testing under both controlled conditions and real-world operating scenarios, including:

- **Static Dynamometer Testing:** Verification of power output, torque, top speed, acceleration, and vibration.
- **On-Road Dynamic Testing:** Evaluation of fuel efficiency, braking performance and stopping distance, acceleration, and overall vehicle performance.
- **Durability Testing (Road Tests):** Tests conducted over distances of 5,000, 10,000, and up to 20,000 kilometers under different road conditions, depending on the motorcycle model.

Each test generates technical reports that are shared with suppliers to support the implementation of improvements. Once corrective actions have been implemented, the affected components or systems are re-validated to confirm that the identified issue has been eliminated.

We obtain all required certifications in accordance with applicable regulations, including compliance with NOM-o82, the VIN Rule, and registration with Mexico's Public Vehicle Registry (REPUVE). Our motorcycle models also comply with the applicable emissions standards for their respective categories.



Quality Assurance and Audits

Quality assurance is embedded across all activities through internal audits conducted by members of the organization. These audits are designed to identify opportunities for improvement and verify compliance with established processes. Internal audits are divided into three categories:

- **Process Audits:** Evaluate the efficiency and effectiveness of manufacturing processes.
- **Product Audits:** Assess product quality and verify conformity with established product specifications.
- **System Audits:** Evaluate the effectiveness and efficiency of the Quality Management System as a whole, ensuring compliance with applicable standards and requirements.

Quality Certifications

Working closely with our suppliers, we ensure that components are manufactured with the highest quality standards. Our suppliers maintain Quality Management System certifications in accordance with internationally recognized standards, including:

- IATF 16949:2016 – Quality Management System Requirements for the Automotive Industry.
- ISO 9001:2015 – Quality Management System Requirements.
- ISO 14001:2015 – Environmental Management Systems.

Together, these certifications help ensure that quality standards are maintained throughout the production chain, resulting in high-quality products our customers can trust.



//We recorded zero product recalls across our entire model portfolio. Our robust quality control system and the continuous monitoring of information from our service centers and field reports support this achievement.

Innovation and Technological Development

In 2025, we advanced the integration of new technologies in both our products and manufacturing processes. Product enhancements included full LED lighting, digital instrument clusters, GPS, and four-valve (4V) engines, as well as the development and launch of the FTe electric model and the new 300Z / 250Z platform.

Within our manufacturing processes, we introduced technologies that strengthen quality and traceability, including laser chassis engraving, brake dynamometers for in-line brake system validation, an enrollment system to digitize assembly information, and artificial intelligence-based quality verification.

We reduced the validation time for new models from 12 to 9 weeks (a 25% reduction) while achieving cost savings without compromising performance in strategic models. From a regulatory standpoint, we also advanced the integration of Euro 2/3 standards to support compliance with future emissions regulations expected to take effect by 2028.

Continuous Improvement

Throughout 2025, product reliability and quality control was strengthened in four key areas:

1. **Reduction of Field Failures:** We implemented the 8D methodology and optimized assembly parameters for critical components. Combined with more rigorous warranty analysis, these actions improved perceived reliability and significantly reduced rework costs.
2. **Quality Control at the Source:** The validation of engineering changes and lot traceability was reinforced. By increasing inspection frequency, we minimized process variability and reduced production-line rejects.
3. **Standardized After-Sales Diagnostics:** Coordination among the Quality, Engineering, and Service teams was improved. Consolidating technical databases enabled faster response times when addressing field incidents.
4. **Preventive Analysis:** The Quality team was involved from the earliest stages of new product development, mitigating operational risks before the start of mass production.



Replacement Parts

Our nationwide replacement parts network provides reliable after-sales support by ensuring the availability of the parts our customers need. We are committed to delivering high-quality service that helps keep every motorcycle performing at its best while reinforcing the trust our customers place in us.

The GS Motos Replacement Parts division plays a key role in ensuring parts availability, supporting the operational continuity of the vehicle fleet, and delivering a dependable after-sales experience. Our service network is built around four complementary channels:

- **Warehouse Distributors (WD):** Wholesale distributors serving regional markets.
- **Company-Owned Parts Stores:** Retail outlets operated directly by the division.
- **CESIT Centers with Parts and Warranty Operations:** Specialized CESIT locations providing replacement parts and warranty services.
- **Digital Channels:** Our proprietary e-commerce platform and third-party online marketplaces.

Digital Platforms

We strengthened our presence across key digital platforms during the year, such as those listed as follows:

- **Mercado Libre:** Our catalog was expanded in addition to earning Italika Refacciones Official Store status, strengthening our presence on one of Mexico's leading online marketplaces.
- **Amazon:** Operations were stabilized by resolving logistics and catalog issues.
- **Elektra Marketplace:** We structured the channel through the creation of Universal Product Codes (UPCs) in SAP Retail and the launch of the official Italika Refacciones store, establishing a solid foundation for future growth.

Quality and Regulatory Compliance for Replacement Parts

New suppliers are evaluated through factory audits, reverse engineering tests using original samples, and assembly and performance validation before replacement parts are approved for production.

We also ensure that product labeling complies with applicable regulations, including requirements for product information, country of origin, warning labels, and Mexican Official Standard NOM-030-SCFI-1993.

Data Intelligence and Information Protection

At GS Motos, we use data intelligence as a strategic tool to improve process quality, optimize resources, and strengthen evidence-based decision-making.

In 2025, our computer vision project was developed to automate visual inspection on the production line. This proof of concept demonstrated the feasibility of implementing real-time inspection systems that identify critical components and reduce human variability, thereby strengthening process quality and laying the foundation for scalable Industry 4.0 solutions.

To strengthen internal governance, we formally established the Data Intelligence Committee, improving strategic alignment with executive management, adopting more agile working methodologies, and fostering cross-functional collaboration across key business areas.

//Environmental considerations were incorporated into the planning of our technology infrastructure by **prioritizing energy-efficient equipment, continuously monitoring energy consumption,** promoting efficient use of technology resources, avoiding oversizing, and supporting **scalable infrastructure planning to reduce electronic waste.**

Information Security and Privacy

GRI 3-3,418-1

Data protection is a fundamental pillar of our operations. Our approach is based on robust authentication protocols and secure data transmission, designed to minimize the risk of unauthorized access and protect sensitive information.

Federated authentication and data encryption ensure that information is accessible only to authorized users, while secure communication protocols protect the confidentiality of data during transmission.

Our internal policies align with internationally recognized data protection standards, limit the collection of personal information, and ensure it is used exclusively for authentication and other authorized purposes.

Human Capital Management

GRI 3-3, 2-7, 2-8, 2-30, 401-1, 403-1, 403-3, 403-5, 403-6, 403-7, 403-8, 404-2, 405-1
SASB TR-AU-310A.1

Our people are fundamental to the success of GS Motos. From the assembly line to our service centers, parts stores, and administrative offices, they drive our industrial operations, uphold product quality, and bring our multi-brand platform to life every day.

Our goal is to provide every employee with a safe, respectful, and inclusive workplace that strengthens our organizational culture while driving stronger results, greater operational resilience, and sustained competitiveness. To achieve this, we operate an integrated talent management, training, health, and safety system aligned with international standards and applicable Mexican regulations.

2025 Priorities

In 2025, our human capital priorities focused on five key areas:

- **Strengthening Our Culture:** Reinforcing the GS Motos identity across the organization while integrating the brands that make up our multi-brand platform.
- **Technical Capability Development:** Supporting the transition to a multi-brand portfolio through the specialized technical training required for each brand.
- **Occupational Health and Safety:** Maintaining a robust management system aligned with international standards, with zero tolerance for unsafe acts and unsafe conditions.
- **Diversity and Inclusion:** Strengthening the conditions that enable every individual, regardless of gender, age, or background, to grow and contribute within the organization.
- **Expanded Road Safety:** Extending the scope of the ORO Certification Program to the Banco Azteca Home Collections fleet and to end users who rely on motorcycles as a work tool.

Workforce composition

GRI 2-30

The GS Motos workforce includes employees from Ensamblika plants in Toluca and El Salto), company-owned parts stores, affiliated parts stores, CESIT and CESEM service centers, and administrative offices. A significant portion of our operational workforce is covered by the collective bargaining agreement applicable to the operating company.

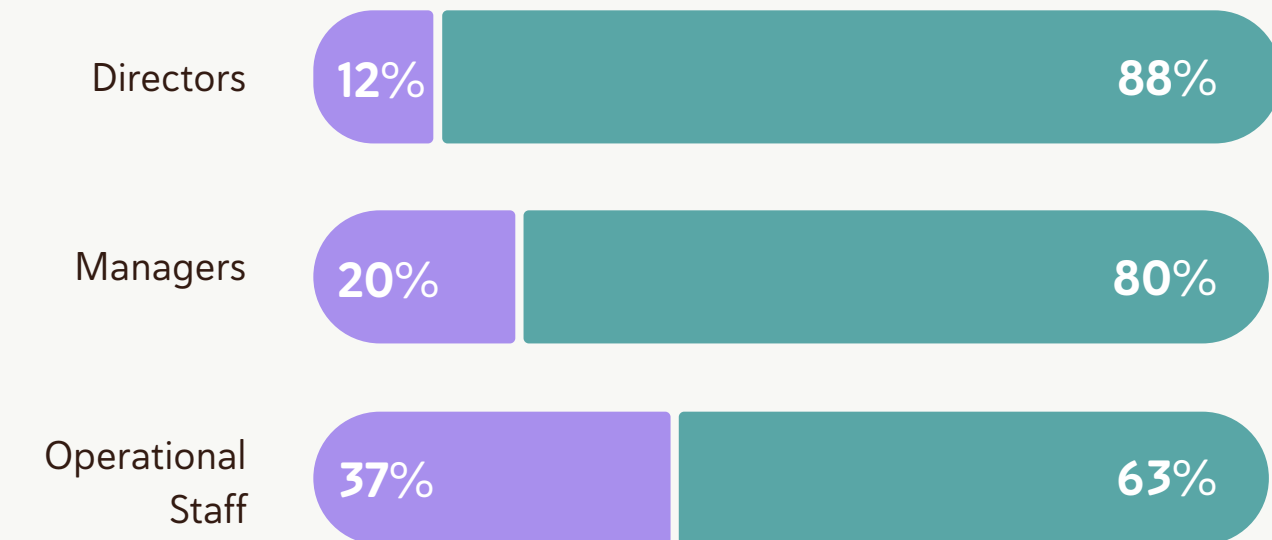
Percentage of Unionized Employees

74%

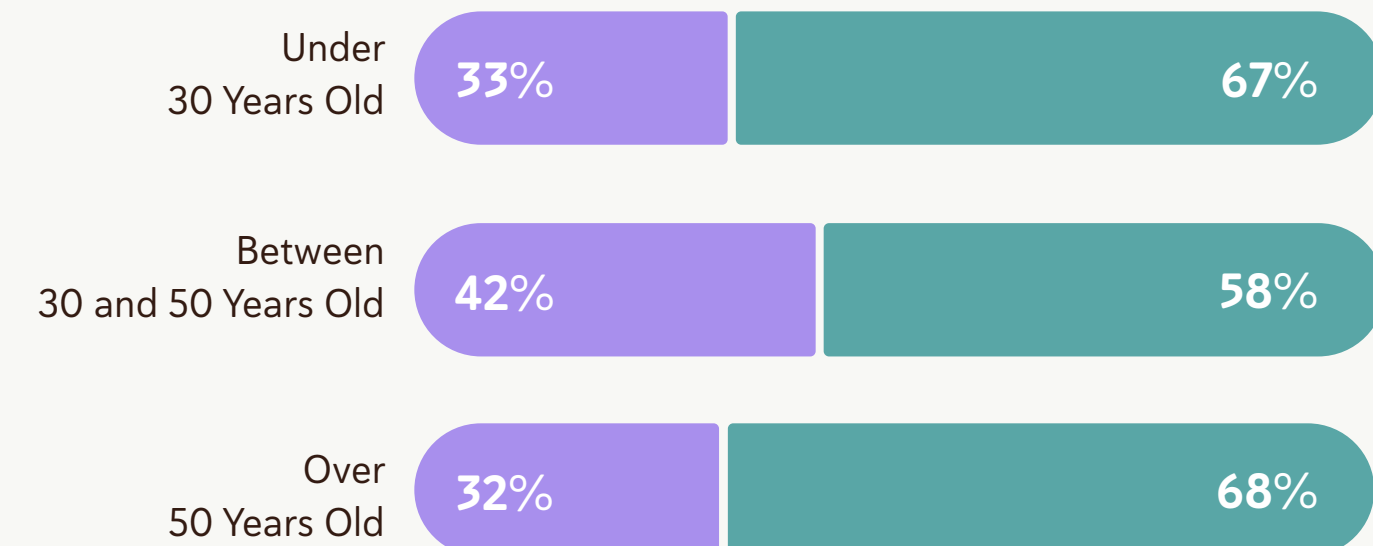
› Gender distribution



› Workforce by Job Category and Gender



› Workforce by Age Group and Gender



↓ Learn more in the Sustainable Performance Appendix.

Diversity and Inclusion

GRI 405-1

At GS Motos, we believe that diversity is a source of strength. Inclusion is promoted as an essential part of our culture, ensuring that every individual can grow, contribute, and thrive. Diverse perspectives enrich our talent, strengthen decision-making, and enable us to respond more effectively to evolving market challenges.

We operate under principles of non-discrimination based on gender, age, sexual orientation, disability, ethnicity, or any other characteristic, supported by internal policies that promote equity in recruitment, promotion, training, and compensation.

[↓ Learn more in the Sustainable Performance Appendix.](#)

Talent Development and Training

GRI 404-2

Specialized training and development opportunities are provided for employees at all levels. The Annual Training Plan is created based on needs identified in operations, processes, safety, compliance with regulations issued by the Secretariat of Labor and Social Welfare (STPS), the strengthening of organizational culture, continuous improvement, and innovation.

The plan's primary objectives are as follows:

- Update and strengthen technical knowledge as well as communication, leadership, and decision-making skills.
- Prevent workplace risks through training in the safe operation of forklifts, proper tool use, and regulatory compliance.

- Increase productivity through training focused on manufacturing processes and onboarding programs for new employees.
- Prepare operational personnel to fill vacancies and new positions through the Category System, certifying technical competencies.
- Promote awareness of product quality and the organization's values.

2025 Strategic Training Programs

In 2025, we implemented two strategic training programs designed to strengthen operational leadership and technical certification:

Change Leaders – Leadership Program

This program strengthens leadership capabilities among operational supervisors, helping build stronger, more engaged teams aligned with our organizational culture. By developing communication, decision-making, and people management skills, it promotes more effective leadership, stronger team cohesion, and an improved workplace environment.

The program also strengthens employees' sense of belonging, increases participation in assessment tools such as the Employee Net Promoter Score (ENPS) and the Happiness Survey, and contributes to lower turnover and absenteeism among operational personnel, positively impacting operational stability and performance.

Forklift Operator Certification – Technical Training Program

This program ensures that forklift operators maintain current technical knowledge and regulatory compliance through training aligned with Mexican Official Standard NOM-006-STPS-2014 (Handling and Storage of Materials) and applicable international standards. Training focuses on reinforcing safe operating practices and mastery of critical protocols, including the stability triangle, to help prevent operational incidents.

The program enhances operational safety, helps reduce workplace accidents and minimizes damage to materials and products. It also improves efficiency in raw material and finished goods warehouses, supporting higher productivity and greater operational continuity.

Institutional Training

Our strategic programs are complemented by institutional training delivered through the GS Motos Culture program, which covers:

- Introduction to the business model and the multi-brand platform.
- Values, ethics, and regulatory compliance.
- Sustainability and environmental responsibility in industrial operations.
- Personal data protection and information security.
- Prevention of harassment, respectful treatment, and workplace inclusion.

[↓ Learn more in the Sustainable Performance Appendix](#)

Performance Evaluation

GRI 404-3

Employee performance is managed through a structured annual evaluation process that provides a comprehensive assessment of individual results and alignment with our organizational culture. The process combines achieving performance objectives with evaluating workplace behaviors, measuring not only what is accomplished but also how results are achieved. It also identifies opportunities for professional development while supporting decisions related to promotions and performance-based compensation.

↓ Learn more in the **Sustainable Performance** Appendix

↓ Learn more in the **Grupo Elektra Performance** Evaluation Appendix

Occupational Health and Safety

GRI 2-8, 3-3, 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8

A dedicated Environment, Health, and Safety (EHS) team receives ongoing training to ensure the implementation of industry best practices. Our Occupational Health and Safety Management System covers 100% of the direct and indirect workforce at our Ensamblika Toluca and Ensamblika El Salto plants, as well as employees in our administrative offices, service centers, and parts stores.

Regulatory Environment and International Standards

Our Occupational Health and Safety Management System complies with the legal requirements established by:

- The Secretariat of Labor and Social Welfare (STPS),
- The Secretariat of Environment and Natural Resources (SEMARNAT),
- The Secretariat of Health (SSA), and
- The Mexican Institute of Social Security (IMSS).

The system is also based on the following internationally recognized standards:

- ISO 45001:2018 – Occupational Health and Safety Management Systems.
- ISO 14001:2015 – Environmental Management Systems.

Internal audits are conducted annually to verify the effectiveness of the system. Actions, procedures, and records are documented in shared repositories in accordance with our Quality Management System.

//100% of direct and indirect employees

covered by the Occupational Health and Safety Management System · ISO 45001:2018 and ISO 14001:2015

Risk Management Process

We identify safety risks and opportunities by following a six-step process that includes:

1. Annual risk assessments, as well as post-incident evaluations, at both plants to minimize risks and update the risk management matrix.
2. Annual job risk assessments and regulatory compliance matrix reviews.
3. Documentation maintained in shared repositories in accordance with the Quality Management System.
4. Statistical analysis to verify the effectiveness of implemented initiatives.
5. STOP or MASS cards that enable employees to proactively report unsafe acts or conditions.
6. Specific procedure ITK-MAS-PE-001-FM-001, “8D Accident Investigation,” which applies the 8D methodology to determine root causes.

Safety Committees by Facility

Each facility has four committees responsible for promoting workplace safety and preventing occupational risks, with representation from both unionized employees and administrative personnel:

- **Environment, Safety, and Hygiene Committee:** Conducts monthly facility inspections to identify hazardous conditions and monitor corrective actions.
- **Safety Leaders:** Perform daily inspections to identify unsafe acts and conditions while following up on corrective actions.
- **Emergency Response Team Members:** Support Safety Leaders during inspections and respond to emergency situations.
- **Staff:** Conduct weekly inspections, facilitate the implementation of safety initiatives, and promote safety awareness among employees.

Accident Response Protocol

When a workplace accident occurs, the response protocol consists of five sequential steps:

1. Immediate assistance for the injured employee.
2. Medical evaluation to determine whether external medical attention is required or whether on-site medical personnel can provide treatment.
3. Preliminary incident investigation, issuance of a safety alert, and internal communication.
4. Comprehensive investigation using the 8D methodology to determine preventive and corrective actions.
5. Communication and organizational learning through five-minute safety talks and the distribution of safety alerts to share lessons learned.

Employees have the right to remove themselves from their workstation if they believe their own safety or that of their coworkers is in danger. This right is supported by the Internal Work Regulations and the Incident and Accident Investigation Procedure, which establish the activities to be evaluated and, when necessary, restricted, or modified to protect the health and safety of all personnel.

Health and Safety Training

Employees at all facilities receive training organized into five core areas:

- Technical training
- Safety and industrial hygiene training
- Theoretical and practical training
- Ongoing training
- Product quality awareness

Specialized Courses and Workshops

Specialized training programs include:

- **Operational Personnel at both plants:** Emergency response brigades (search and rescue, firefighting, and first aid), operational tools, and identification of unsafe acts and conditions.
- **Regulatory Compliance at the Toluca plant:** Mexican Official Standard NOM-006-STPS-2014 (Handling and Storage of Materials–Occupational Safety and Health Requirements), NOM-009-STPS (Operation of Articulated Cranes and Operating Equipment), and NOM-036-1-STPS-2018 (Ergonomic Risk Factors – Identification, Analysis, Prevention, and Control).
- **Forklift Operators:** Periodic recertification
- **Service Personnel and Motorcycle Technicians:** Road safety, safe riding practices, and service techniques.

↓ Learn more in the **Sustainable Performance Appendix**.

Occupational Health

GRI 3-3, 403-3, 403-6

We strive to provide the highest quality occupational health services, working closely with specialized healthcare institutions, primarily the Mexican Institute of Social Security (IMSS) and the Institute of Health of the State of Mexico (ISEM). Participation in our health prevention programs is voluntary and promoted internally through both digital and printed communications.

Only healthcare professionals have access to employees' medical examination results. These results are shared confidentially with each employee and, when appropriate, individuals are referred to specialists for follow-up care.



Medical Services by Plant

- **Ensamblika Toluca:** On-site medical services for both shifts, one on-site nurse, one safety coordinator, two safety analysts, eleven safety leaders, and a nutrition area
- **Ensamblika El Salto:** Medical services for both shifts, one safety coordinator, and three safety leaders

Health Campaigns

We offer a range of health initiatives across the organization, including:

- Vaccination campaigns for employees at the assembly plants and neighboring facilities
- Men's health campaigns
- Women's health campaigns
- Disease prevention campaigns
- General health screenings
- Nutrition services (Ensamblika Toluca)



Road Safety

GRI 3-3

At GS Motos, we believe that road safety begins with our business. As part of our commitment to promoting a strong road safety culture –and in support of employees in Banco Azteca’s Credit, Retail, and Home Collections operations– we offer a structured road safety program and rider training courses.

ORO Certification

The ORO Certification is our flagship road safety program for team leaders, collections officers, regional managers, and operational zone directors. The program is designed for everyone involved –from motorcycle riders to management personnel– with the goal of building a shared culture of responsibility and road safety. The certification program includes six core components for motorcycle riders:

- Vision screening
- Identification of the most common motorcycle riding risks
- Common motorcycle accidents and prevention strategies
- Service culture
- Safe driving tips
- Supervised test ride on a training course before certification

Training is delivered over five days and involves personnel from all participating operational headquarters. Upon completion, we conduct unannounced random supervision to verify that participants consistently apply what they have learned, helping safeguard employee safety and well-being.

Support for Banco Azteca’s Home Collections Fleet

As part of our comprehensive road safety strategy, we support Banco Azteca’s Credit, Retail, and Home Collections fleet by helping maintain the highest standards of safety and operational efficiency. Services include:

- Preventive maintenance
- Warranty support
- Wear-and-tear repairs and corrective repairs
- Accident assistance
- Ongoing user training

[↓ Learn more in the Sustainable Performance Appendix.](#)

Environmental Efficiency

GRI 3-3

Environmental efficiency is integrated throughout our manufacturing operations and supply chain. Our approach is supported by an internal regulatory environment that aligns our values with those of our strategic partners through the Supplier Code of Ethics and Conduct –which establishes a mandatory commitment to environmental protection and the responsible use of natural resources– and our Sustainable Procurement Policy.

Our Sustainable Procurement Policy establishes that, when commercial conditions are otherwise equal, preference is given to suppliers demonstrating stronger environmental performance, promoting a more responsible value chain aligned with our sustainability objectives.

Environmental Management Priorities

The industrial operations of GS Motos –including the Ensamblika Toluca and Ensamblika El Salto plants, the Replacement Parts Distribution Center, company-owned parts stores, and the CESIT service center network– generate environmental impacts associated with energy, water, and material consumption, as well as waste generation. Our environmental management strategy is organized around five complementary priorities:

- 1. Energy Efficiency:** Optimizing energy consumption across plants, parts stores, and service centers through high-performance technologies and the gradual transition to renewable energy sources.
- 2. Responsible Water Management:** Promoting the efficient use of water in general services and specific operational processes while complying with NOM-002-ECOL-1996 for wastewater discharges.
- 3. Integrated Waste Management:** Ensuring traceability of hazardous and non-hazardous waste, reducing packaging at the source, and promoting recycling at the Replacement Parts Distribution Center and CESIT service centers.
- 4. GHG Emissions Reduction:** Progressively decarbonizing energy consumption, transitioning to cleaner technologies, and optimizing logistics.
- 5. Sustainable Supply Chain:** Advancing our Sustainable Procurement Policy and Supplier Code of Ethics and Conduct as key instruments for supplier alignment.

Energy

GRI 3-3, 302-1, 302-2, 302-3, 302-4, 302-5 • SASB TR-AU-410A.1

Due to the nature of our industrial operations, energy consumption is one of the most significant aspects of GS Motos' environmental performance. Our efforts, therefore, focus on reducing energy consumption and maximizing efficiency across both manufacturing plants, our parts stores, and our service center network.

Fuel Consumption

GS Motos primarily uses the following fuels:

- **Gasoline:** Administrative fleet, emergency generators, and test fleet.
- **Diesel:** Selected emergency generation equipment.
- **LP Gas:** Specific manufacturing processes and general services.

Emissions from fuel combustion are calculated in keeping with 2006 IPCC Guidelines for National Greenhouse Gas Inventories for mobile and stationary combustion sources.



Electricity Consumption

Electricity at GS Motos is supplied through two complementary sources:

- **Electricity Purchased from Mexico's National Electric System (CFE):** The primary source of electricity for our industrial and administrative operations.
- **Contracted Renewable Electricity:** A portion of our electricity consumption is supplied through contracted renewable energy sources. This share is currently lower than that of the rest of Grupo Elektra due to the industrial profile of our operations and is expected to increase progressively.

In addition, Ensamblika El Salto operates an on-site photovoltaic system whose installation was completed in November 2025. The first measurable energy savings are expected to be reflected during 2026.

Energy Efficiency Initiatives by Plant

Ensamblika Toluca

- Progressive replacement of conventional lighting with LED technology
- Development of a plant-specific energy policy
- Transition project to replace LP gas with natural gas in selected manufacturing processes
- Water curtain filtration system for motorcycle testing, reducing localized emissions while enabling water recirculation

Ensamblika Guadalajara

Ensamblika El Salto operates within an industrial park that has achieved LEED certification, awarded to the complex owner for meeting internationally recognized standards for energy efficiency and sustainability. Within this framework, the plant actively supports these practices through initiatives that strengthen the site's environmental performance:

- 100% LED lighting across all operational and administrative areas
- Installation of a solar panel system, completed in November 2025, which will begin supplying a portion of the plant's energy demand in 2026
- Deployment of advanced battery technology to optimize the storage and use of renewable energy

- Traceability processes for hazardous and special handling waste, ensuring proper disposal in accordance with applicable regulations

↓ Learn more in the **Sustainable Performance Appendix**.

Greenhouse Gas Emissions

GRI 2-4, 3-3, 305-1, 305-2, 305-3, 305-4, 305-5

GS Motos greenhouse gas (GHG) inventory is prepared in accordance with the GHG Protocol Corporate Standard and its methodological supplements, aligned with ISSB IFRS S1 and IFRS S2, as well as recognized GRI practices.

2025 Baseline Year and Reporting Trajectory

With the implementation of IFRS S1 (General Requirements for Disclosure of Sustainability-related Financial Information) and IFRS S2 (Climate-related Disclosures), Grupo Elektra has formally established 2025 as the baseline year for its consolidated greenhouse gas inventory. GS Motos is included within this consolidated inventory and will use the same baseline to measure its climate performance in future reporting periods.

//2025 is the baseline year for the GS Motos GHG inventory.

Scope 1 — *Direct Emissions*

Scope 1 emissions result from fuel combustion in owned or controlled sources, including gasoline and diesel used by vehicle fleets and emergency generators, as well as LP gas used in selected manufacturing processes and general services. The methodology follows the 2006 IPCC Guidelines for National Greenhouse Gas Inventories, specifically Chapter 3, which covers mobile and stationary combustion. Density factors, lower heating values (LHV), and the Global Warming Potentials (GWPs) published in the IPCC Fifth Assessment Report (AR5) are applied for each fuel type.

Scope 2 — *Indirect Emissions from Electricity Consumption*

Scope 2 emissions are reported using the dual reporting approach established in the GHG Protocol Scope 2 Guidance (2015):

- **Location-based methodology:** Applies the National Electric System emission factor to total electricity consumption, including contracted renewable electricity. This is the methodology required under GRI 305-2.
- **Market-based methodology:** Assigns a zero-emission factor (0 tCO₂e/MWh) to contracted renewable electricity and applies the grid emission factor only to non-renewable electricity consumption.

For 2025, the national emission factor applied is 0.444 tCO₂e/MWh, as published by SEMARNAT in the 2024 National Electric System Electricity Emission Factor.

Product Performance During the Utilization Phase

SASB TR-AU-410A.1

Beyond the corporate emissions inventory, GS Motos recognizes that a significant portion of a product's environmental impact occurs during customer use. Accordingly, fuel efficiency is tracked as a key performance indicator for the motorcycles we market. ITALIKA models achieve fuel efficiency of 26-28 kilometers per liter, contributing to the overall energy efficiency of the operating vehicle fleet.

2025 Emissions Reduction Initiatives

- Photovoltaic system at Ensamblika El Salto (completed in November 2025), with measurable energy benefits beginning in 2026
- 100% LED lighting conversion at Ensamblika El Salto and continued LED conversion at Ensamblika Toluca

- Water curtain filtration system for motorcycle testing, reducing localized combustion emissions
- Transition project from LP gas to natural gas in selected manufacturing processes
- Logistics optimization using rail as an intermodal transportation alternative
- Development and launch of the FTe electric model and lower-consumption technical platforms (300Z and 250Z)
- Progressive integration of Euro 2/3 standards in preparation for future emissions regulations expected by 2028

↓ Learn more in the **Sustainable Performance Appendix**

Water

Water Use in Operations

Water use at GS Motos is concentrated in two complementary categories:

- **General Services:** Restrooms, kitchens and cafeterias, cleaning activities, and landscaped areas at offices, manufacturing plants, and distribution centers.
- **Specific Operational Processes:** The water curtain filtration system used in motorcycle testing at Ensamblika Toluca operates in a closed-loop system, allowing water to be recirculated and minimizing net water consumption.

The operating companies that cover water-related fees and utility charges for GS Motos are Operadora en Servicios Comerciales (OSC) and Comercializadora de Motocicletas de Calidad (CMC). Water for the Ensamblika El Salto plant is supplied by the industrial park, which operates its own wastewater treatment facility.

Wastewater Compliance

We ensure that wastewater discharges from both assembly plants comply with the Mexican Official Standard NOM-002-ECOL-1996, which establishes maximum permissible pollution limits for wastewater entering urban and municipal sewer systems.

Water Management Initiatives

Our water management strategy is guided by the responsible stewardship of water resources and focuses on:

- Monitoring water consumption at each facility to identify leaks and unusual consumption patterns promptly
- Installing water-saving devices in restrooms, wash areas, and general service facilities
- Recirculating water through industrial systems, including the motorcycle testing water curtain
- Training employees in the responsible use of water resources

- Complying with federal and local regulations governing water use, wastewater discharge, and conservation

↓ Learn more in the **Sustainable Performance Appendix**.

Waste

GRI 3-3, 301-1, 301-2, 301-3, 306-1, 306-2, 306-3, 306-4, 306-5, SASB TR-AU-440B.1, TR-AU-440B.2, TR-AU-440B.3

Waste Classification and Management

Waste generated by GS Motos is classified into three primary streams, each managed in accordance with applicable regulations and supported by documented traceability procedures:

- **Hazardous Waste:** Generated from specific manufacturing processes, including used lubricants, solvents, and contaminated materials, managed in accordance with NOM-052-SEMARNAT-2005 and related regulations.
- **Non-Hazardous Waste:** Generated from assembly operations, including component packaging, protective materials, structural packaging, and administrative activities.
- **Municipal Solid Waste:** Routine waste generated in offices, cafeterias, and administrative areas.

Ensamblika Toluca – Progress

- Reduced the use of protective foam packaging to decrease waste generation at the source.
- Initiated the regulatory process for integrated waste management.
- Continued operations with an authorized special waste management provider.

We maintain an agreement with an authorized service provider responsible for managing municipal solid waste, hazardous waste, and special handling waste. As of year-end 2025, waste is disposed of in accordance with applicable regulations and is not yet recovered on-site. Comprehensive material recovery is being evaluated as part of the 2026 continuous improvement program.

Ensamblika El Salto–Progress

- Established a hazardous waste storage facility and initiated the corresponding regulatory compliance process.
- Reduced the use of protective foam packaging to minimize waste generation at the source.
- Strengthened traceability processes for hazardous and special handling waste.

Replacement Parts Distribution Centers

All waste generated at the Replacement Parts Distribution Center –including plastics, metals, expanded polystyrene (EPS), wood, and other materials– is collected by a specialized recycling provider, promoting

responsible materials management and establishing the GS Motos operation’s primary circular economy initiative.

Environmental Practices at CESIT Service Centers

Environmental practices are incorporated into the operating requirements for all CESIT service centers:

- SEMARNAT Certification for Small Waste Generators: All CESIT service centers must obtain this certification as a condition of their operating concession, ensuring that waste generated during service operations is managed in accordance with applicable federal regulations.
- Authorized Waste Treatment Services: Each CESIT service center must contract authorized providers for the proper treatment of used oils, lubricants, and other operational waste.
- Water Traps in Wash Areas: Motorcycle wash areas are equipped with water traps that prevent contaminants from entering the drainage system, reinforcing responsible water management and environmental compliance.

Environmental Innovation and Sustainable Mobility

Beyond managing the direct environmental impacts of our operations, GS Motos continues to develop technological solutions that reduce the environmental footprint of our motorcycles during customer use.

These innovations support the motorcycle industry’s transition toward more sustainable mobility as follows:

- **Electrification:** Development and commercialization of the FTe electric motorcycle and lower-consumption platforms, expanding our portfolio of motorcycles with zero direct tailpipe emissions.
- **Combustion Efficiency:** Introduction of four-valve engines and technical platforms such as the 300Z and 250Z, improving fuel efficiency.
- **Fleet Fuel Efficiency:** ITALIKA models achieve fuel efficiency ranging from 26 to 28 kilometers per liter, improving the efficiency of the vehicle fleet in operation.
- **Progressive Integration of Emissions Standards:** Continued integration of Euro 2/3 standards in preparation for future emissions regulations expected by 2028.
- **Intermodal Logistics:** Use of rail transportation as an alternative for moving components and finished products, reducing the carbon footprint associated with road transport.
- **Advanced Materials:** Evaluation of lower-carbon and recyclable alternatives for packaging and complementary components.



Financial Business

Banco Azteca

Servicios Financieros Especializados



Financial Business

Banco Azteca

GRI 2-1

At Banco Azteca, we continue to advance our purpose of creating inclusive prosperity. Building on the Sustainability Policy approved and formalized by the Board of Directors in 2024, we aligned our 2025 operations and objectives with the Group's ESG criteria, expanding access to financial services for sectors traditionally underserved by conventional banking.

From an environmental perspective, our efforts focused on reducing the impacts of our operations through energy-efficiency initiatives and the implementation of a paperless strategy across 100% of our branches. We also expanded financing for green and social projects while strengthening the assessment and management of climate-related risks and opportunities.

From a social perspective, we actively promote financial inclusion by offering accessible, reliable, and easy-to-use financial products and services—including credit, savings, investments, payment solutions, and financial education—through both physical and digital channels, without distinction based on income level, gender, ethnicity, geographic location, or employment status. Our journey began in 2002 with 800 branches. Today, we operate more than 1,900 Points of Contact across more than 1,200 municipalities. We were pioneers in implementing biometric identification and now serve more than 18 million digital customers in Mexico.

// **More than 1,900 Points**
of Contact across 800
municipalities.

// **27.7 million digital**
customers.

// **37.8 million deposit**
customers.



TERRITORIAL COVERAGE

224 Points of Contact in
communities with fewer than
10,000 inhabitants

12 municipalities served
exclusively by Grupo Elektra

FINANCIAL INCLUSION

213 municipalities
where **Banco Azteca** is the only
private financial institution.

2,865 ATMs at year-end 2025

PRESENCE IN VULNERABLE COMMUNITIES

10 branches in municipalities with
extreme poverty

1,266 branches in municipalities with
moderate poverty

741 branches in municipalities with a
predominant level of poverty



Sustainability Model

GRI 3-1, 3-2

In 2025, we updated Banco Azteca’s Sustainability Model, which provides the framework for a stronger, more resilient, and long-term approach to institutional sustainability. Through five strategic focus areas and eleven lines of action aligned with our priority SDGs, we reaffirm our commitment to balancing the creation of economic, social, and environmental value.

Environmental Value

- 5.1 Eco-Efficiency
- 5.2 Sustainable Finance



Social Value

- 4.1 Development and Inclusion
- 4.2 Safety, Health, and Well-being



Economic value

- 1.1 Ethics, Integrity, and Compliance Program
- 1.2 Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT)
- 1.3 Corporate Governance
- 1.4 Information Security



Social Value

- 2.1 Inclusive Financial Products and Services
- 2.2 Technology and Innovation for Customers



Social value

- 3.1 Financial Education and Financial Health



2025 HIGHLIGHTS

- **Financial Inclusion:** 37.8 million deposit customers, 11.1 million credit customers, 1,927 points of contact across 800 municipalities, and 2,865 ATMs.
- **Unique Coverage:** Presence as the only private financial institution in 213 municipalities and 224 points of contact in communities with fewer than 10,000 inhabitants.
- **Digital Banking:** 68% of Cash Loans were originated through the mobile app, and 68.2% of all monetary transactions migrated to digital channels.
- **Fraud management:** 26% reduction in gross fraud vs. 2024; “¡Ponte Atento!” campaign with 1.2 trillion impacts.
- **Financial Education:** More than 2.4 million beneficiaries in Mexico, with programs also operating in Guatemala, Honduras, and Panama.

↓ Learn more in the **Sustainable Performance Appendix**

Double Materiality

GRI 3-1, 3-2

A double materiality assessment was conducted in 2025 to identify and prioritize the ESG topics most relevant to Banco Azteca, considering both their impact on society and the environment, and the risks and opportunities they present for the Bank’s financial performance. The assessment was conducted in alignment with GRI Standards, SASB guidance, and the ISSB disclosure requirements (IFRS S1).

↓ Learn more about **Grupo Elektra’s double materiality methodology**

> Identification of Risks
and Opportunities (IROs)

E

 Environmental

S

 Social

G

 Governance

Topics identified in
Banco Azteca’s analysis

Financially Material Topics
According to SASB

Financially Material Topics
According to CSA and the Sector

Financial materiality was assessed considering the potential impact on financial performance, the time horizon over which the impact could materialize, and the likelihood of occurrence, based on scenario analysis, strategic risk assessments by business unit, sector benchmarking, and expert judgment, in alignment with ISSB, GRI, and ESRS guidelines.

ID	ESG Topic	Category	Identified Risk	Financial Impact	Time Horizon	Likelihood	Financial Materiality	Comments
1	Physical climate change	A	Extreme weather events	High	Medium	Medium	High	• Impact from extreme weather events
2	Climate credit risk	G	Climate-related default risk	High	Medium	Medium	High	• Impact on the credit portfolio
3	Supply chain resilience	S	Supply chain disruption	Medium	Short	Medium	Medium	• Operational continuity
4	Social impact	A	Increased credit inclusion in vulnerable segments may affect portfolio quality and increase default rates	High	Long	High	High	• Greater financial inclusion, increased monitoring controls; critical evaluation
5	Product and service development / product responsibility	A	Product practices may be associated with failures in transparency regarding credit costs or conditions, regulatory sanctions, legal disputes, reputational damage, or customer dissatisfaction	High	Medium	Medium	High	• Continuous improvement and product innovation
6	Credit risk management	A	An increase in portfolio default rates may generate higher provisions and reduce profitability and financial stability	High	Long	High	High	• Portfolio diversification; collection strategies; payment incentives
7	Climate change (physical risk in the portfolio)	A	Extreme weather events may reduce borrowers’ repayment capacity in vulnerable segments, generating higher default rates, portfolio deterioration, and credit loss provisions	High	Medium	Medium	High	• Environmental compliance
8	Ethics, compliance and AML	G	Regulatory non-compliance, fraud, or deficiencies in anti-money laundering controls may result in financial sanctions, operational restrictions, reputational damage, and increased cost of capital	High	Long	High	High	• Anti-corruption policies / Code of Ethics
9	Cybersecurity and data protection	G	Security breaches or failures in protecting customer data may generate financial losses, regulatory sanctions, operational disruptions, reduced customer confidence, and reputational impacts	High	Long	High	High	• Cybersecurity
10	Corporate governance and risk culture	G	Weaknesses in governance may affect financial stability, cost of capital, and the confidence of investors	High	Long	Medium	High	• Best corporate governance practices; transparency

› Identification of Risks and Opportunities (IROs)

› ECONOMIC DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Brand management	High	Low	Impact
Financial topics	High	High	Double
Operations	High	Medium	Double
Operational efficiency	High	Medium	Double
Product and service development / product responsibility	High	High	Double
Customer relationship management	High	High	Double
› ENVIRONMENTAL DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Environmental policies / environmental management system	Medium	Low	Impact
Materials	Low	Low	Not material
Energy efficiency	Medium	Low	Impact
Water resource management	Low	Low	Not material
Biodiversity	Low	Low	Not material
Climate change	Medium	Medium	Double
Waste management	Low	Low	Not material

› SOCIAL DIMENSION	Impact Materiality	Financial Materiality	Material Topic Type
Talent attraction and retention	Medium	Low	Impact
Human capital development	High	Medium	Double
Diversity and equal opportunity	High	Low	Impact
Occupational health and safety	High	Low	Impact
Human rights	High	Medium	Double
Social impact	High	Medium	Double
Financial inclusion	High	Low	Impact
Supplier standards	Medium	Low	Impact
› GOVERNANCE	Impact Materiality	Financial Materiality	Material Topic Type
CSR management / ESG aspects	High	Medium	Double
Corporate governance	High	Medium	Double
Risk management	High	High	Double
Cybersecurity	High	High	Double
Ethics and integrity	High	High	Double
Corruption, bribery and transparency	High	High	Double
Anti-money laundering / fraud prevention	High	High	Double



Material matrix

GRI 3-1, 3-2

Identification of Risks and Opportunities (IROs)

Topics identified in Banco Azteca’s analysis

Financially Material Topics According to SASB

Financially Material Topics According to CSA and the Sector

Financial materiality was assessed considering the potential impact on financial performance, the time horizon over which the impact could materialize, and the likelihood of occurrence, based on scenario analysis, strategic risk assessments by business unit, sector benchmarking, and expert judgment, in alignment with ISSB, GRI, and ESRS guidelines.

Financially Material Topics

+	Financially Material Topics			-
	Low	Medium	High	
	· Diversity and equal opportunity · Occupational health and safety · Brand management · CSR management · Financial inclusion	· Operations · Operational efficiency · Human capital development · Human rights · Social impact · Corporate governance · CSR / ESG management	· Financial topics · Product development / product responsibility · Customer relationship management · Risk management · Cybersecurity · Ethics and integrity · Corruption, bribery and transparency · Anti-money laundering / fraud prevention	
	· Environmental policies · Energy efficiency · Talent attraction and retention · Supplier standards	· Climate change		
	· Materials · Water resources · Biodiversity · Waste			
Financial materiality				

Corporate Governance

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-16, 2-18, 3-3

Banco Azteca’s corporate governance structure is designed to ensure compliance with applicable regulatory and legal requirements at both the national and international levels. Governance is built on transparent interaction among the General Shareholders’ Meeting, the Board of Directors, the Chief Executive Officer, and the Bank’s business units, operating under a Corporate Governance Policy.

Composition

The Board of Directors has five members. The Chair and the members of the Board are appointed or ratified annually by the General Shareholders’ Meeting for one-year terms and may be reappointed. They remain in office until their successors have been formally appointed. Each statutory director has an alternate director, while each independent director has an alternate director in the same capacity. Members of the Board possess strong technical qualifications and extensive experience in the financial, administrative, and legal fields, while maintaining a sound credit history. During 2025, the Board held four ordinary meetings with 100% attendance, exceeding the minimum attendance requirement of 80%.

//100% of the **Highest Governance Body**
Received **AML/CFT** Training and Briefings.



Alejandro Valenzuela Del Río

Chairman

Committee:

1. Risk Management
2. Audit
3. Regulatory Compliance and Best Practices
4. Sales Practices
5. Compensation
6. Integrity
7. Transfer Pricing
8. Credit
9. Investments
10. Asset and Liability Management

External Audit
Castillo Miranda y Compañía S.C.

Risk Management
José Manuel Pelayo Cárdenas

Compliance and Regulatory Affairs
Miguel Ángel Garza Castañeda

Chief Compliance Officer
Alberto Javier Bringas Gómez

Internal Audit
Gerardo Amando Díaz Valdez

Francisco Tonatíuh Rodríguez Gómez

Chief Executive Officer

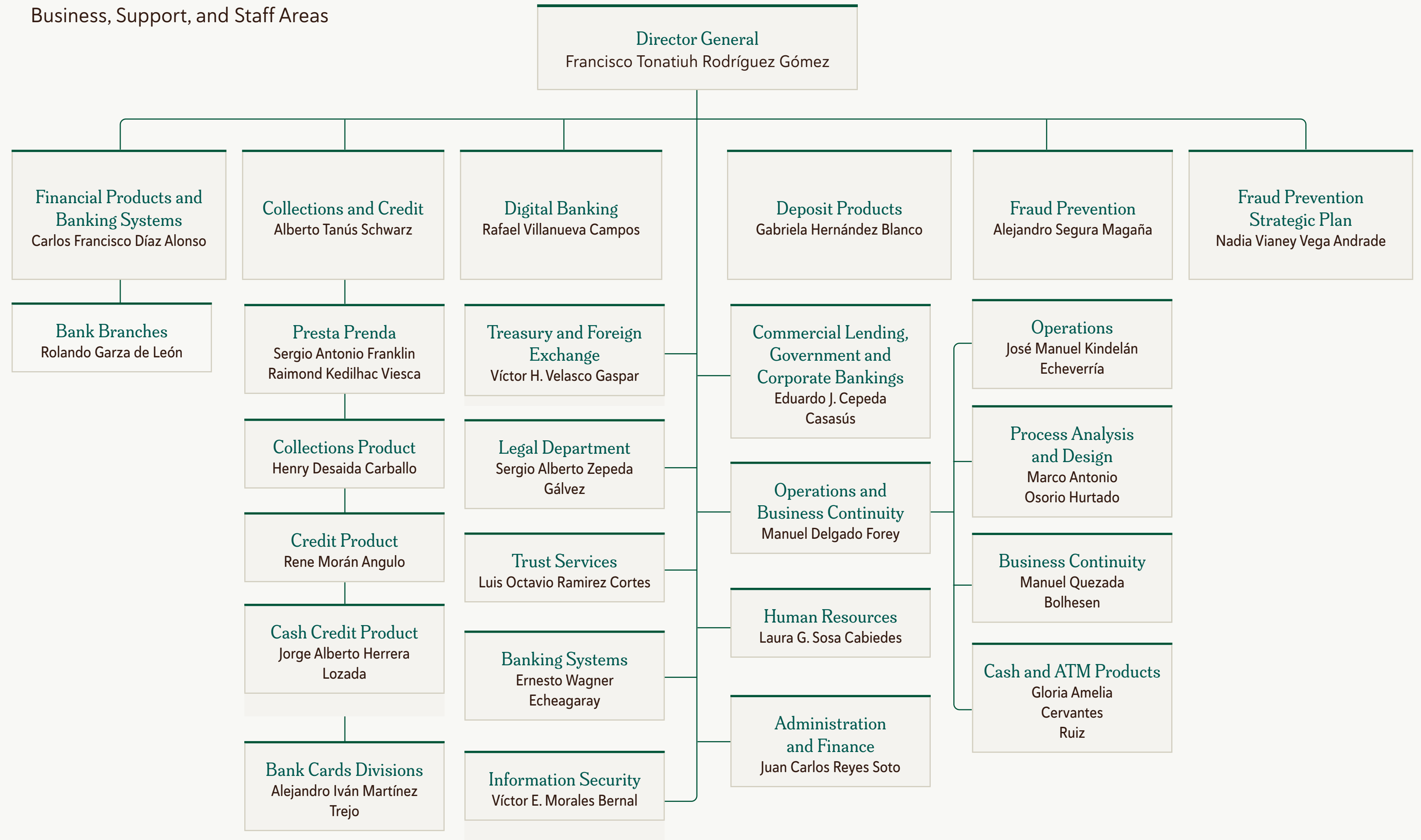
Board Committees

The Board of Directors carries out its oversight responsibilities with the support of the following specialized committees:

- **Risk Management Committee:** Oversees the policies, mechanisms, and procedures related to defining the institution’s risk appetite. Its responsibilities include identifying, measuring, monitoring, and reporting on the quantifiable risks arising from the institution’s activities, both on- and off-balance sheet.
- **Audit Committee:** Reviews, validates, and evaluates financial and accounting information, as well as compliance with banking best practices. The Committee also serves as the primary liaison with external auditors and independent financial reviewers.
- **Regulatory Compliance and Best Practices Committee:** Oversees the activities and performance of the Compliance Office in matters relating to Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT). It supervises the implementation of policies and minimum procedures designed to prevent and detect acts, omissions, or transactions that could facilitate, support, or otherwise contribute to money laundering or terrorist financing.
- **Sales Practices Committee:** Oversees sales and customer service processes to ensure compliance with applicable regulations and internal standards of commercial integrity. The Committee reviews product sales protocols to ensure employees act ethically and that communications with customers are clear, accurate, and timely.
- **Compensation Committee:** Establishes the objectives, policies, and procedures governing the Compensation System that regulates employee remuneration at Banco Azteca. It also oversees the implementation and effective operation of the institution’s Remuneration System.

- **Integrity Committee:** Supports the design, development, implementation, execution, and ongoing maintenance of the Integrity, Ethics, and Compliance Program (PEIC).
- **Transfer Pricing Committee:** Oversees transfer pricing policies governing transactions involving goods, services, and rights between related companies.
- **Credit Committee:** Responsible for approving the institution's credit strategy and credit exposure limits. The Committee ensures that lending activities are conducted in accordance with prudent banking practices and sound financial principles, oversees compliance with credit risk policies, and safeguards portfolio quality to preserve the Bank's financial stability.
- **Investment Committee:** Establishes the selection criteria, methodologies, and analytical techniques used in the investment process, including the selection of investment vehicles representing each asset class, as well as decisions regarding the addition or consolidation of investment assets.
- **Asset and Liability Management Committee:** Oversees the institution's balance sheet to ensure solvency, liquidity, and profitability. The Committee monitors financial risks arising from fluctuations in interest and foreign exchange rates and promotes the efficient management of financial resources to safeguard the Bank's financial strength.

› **Banco Azteca Organizational Structure**
Business, Support, and Staff Areas



Remuneration System

GRI 2-19, 2-20

Banco Azteca’s Remuneration System applies to the Chairman of the Board, the Chief Executive Officer, and the executives responsible for the Bank’s business and operational areas. The system incorporates the institution’s overall risk exposure, as well as the risks associated with its business, control, and administrative functions and the individuals covered by the remuneration framework. These considerations may result in adjustments to the application of the system. The Remuneration System is structured around two primary components:

1. **Ordinary remuneration** comprises the fixed salaries, benefits, and other forms of fixed compensation granted to employees and individuals serving under an appointment, mandate, commission, or any other legal authority to carry out the Bank’s operations. These payments are not linked to individual performance or business results. Because ordinary remuneration is independent of the Bank’s financial and operating performance, it is not subject to adjustments that could increase the institution’s risk profile.
2. **Extraordinary remuneration** is awarded to employees and individuals serving under an appointment, mandate, commission, or other legal authority in connection with the performance of their duties. This compensation is determined based on the results achieved.

Risk Management

GRI 2-13, FS9

Banco Azteca operates under a prudent risk management framework that emphasizes the conservative management of its balance sheet and banking operations, optimizing the use of shareholders’ equity and invested resources. Our business strategy is centered on financial intermediation through a model focused primarily on consumer lending, supported by a funding strategy based on customer deposits. Risk management is governed by policies, criteria, and procedures aligned with the Bank’s institutional guidelines, applicable regulations, and recognized national and international best practices. This framework enables the identification, measurement, monitoring, and control of the various risks associated with our financial activities.

Objectives of the Enterprise Risk Management Process

- **Risk Culture:** Foster an enterprise-wide risk culture that supports the effective implementation of prudent risk management policies and procedures.
- **Clear Governance Structure:** Maintain a transparent organizational structure that facilitates the communication and consistent application of the Enterprise Risk Management Policies and Procedures Manual.
- **Regulatory Alignment:** Operate under sound risk management practices aligned with the prudential standards established by national authorities and internationally recognized recommendations.
- **Risk Control Framework:** Implement methodologies for identifying, measuring, monitoring, controlling, and disclosing both quantifiable and non-quantifiable risks, consistent with the Bank’s mission and the strategy approved by the Board of Directors.

- **Regulatory Compliance:** Ensure compliance with the regulatory audits required under Articles 76 and 77 of the General Provisions Applicable to Credit Institutions, as well as the annual audit required under the Alternative Standardized Approach for Operational Risk capital requirements.
- **Technological Support:** Maintain the technological infrastructure necessary to measure, monitor, and report credit, market, liquidity, and operational risks while enhancing reserve calculations and the quality of risk information.

Risk Governance and Oversight

Risk governance at Banco Azteca is designed to ensure effective oversight of risk management across the organization. At the operational level, the Internal Audit Division monitors the effectiveness of the Bank’s risk management framework and verifies compliance with established policies, procedures, and guidelines.

The Board of Directors plays an active role in overseeing risk management. Several Board members have extensive experience in enterprise risk management, including the Chair of the Board and the Chief Executive Officer. Their leadership strengthens the Bank’s ability to assess and mitigate significant risks. Board members receive annual risk management training to support informed decision-making and effective strategic oversight. The risk management function operates independently from the Bank’s business units, ensuring objective identification, measurement, monitoring, and control of risk exposures.

Risk Committee

The Risk Committee reports directly to the Board of Directors and oversees the implementation of the Bank's Enterprise Risk Management System. It comprises the Chair of the Board, one additional Board member, the Chief Executive Officer of Banco Azteca, and the executive responsible for Enterprise Risk Management. The Committee meets once a month.

Its principal responsibilities include approving the methodologies and procedures for identifying, measuring, monitoring, and controlling risk exposures. It also ensures the availability and quality of risk information, promotes effective communication between business units and the risk management function, and oversees training programs and contingency planning for potential risk scenarios.

Structure of the Comprehensive Risk Management area



Climate Oversight by the Risk Committee

The Risk Committee oversees climate-related risks by approving and supervising the development of a dashboard used to monitor risks across the corporate and consumer lending portfolios. The dashboard is designed to identify physical and transition risks while evaluating the results of climate stress testing for the corporate loan portfolio. The Committee reviews these risk exposures and their evolution on a semiannual basis. The review also includes an assessment of business opportunities in operations, commercial activities, and sustainable finance.

Compliance Plan for Banco de México

In response to the requirements established by Banco de México (Banxico), Banco Azteca submitted a comprehensive Compliance Plan addressing the 31 amendments governing transactions involving derivative instruments. The Plan remains in effect and is progressing on schedule to ensure full compliance with the applicable regulatory requirements for managing climate -and environment- related risks in derivatives activities.

Enterprise Risk Management Unit (UAIR)

As a regulated financial institution, Banco Azteca maintains an Enterprise Risk Management Unit (UAIR) that operates independently from the Bank's business units. In accordance with applicable regulations, the Risk Committee meets at least once a month and reports directly to the Board of Directors.

Responsibilities of the UAIR

- 1. Risk Identification:** Identify risk exposures in coordination with the business units
- 2. Risk Measurement:** Apply the methodologies, parameters, and models used to assess risk
- 3. Risk Control:** Work jointly with the business units and oversight functions to monitor and control risk exposures
- 4. Risk Limits:** Establish institutional risk limits and tolerance levels, investigate the causes of any limit breaches, and report them promptly to the Risk Committee

Areas of Collaboration of UAIR

- **Fraud Prevention:** Analyzes key indicators to support the prevention and mitigation of internal and external fraud
- **Legal:** Monitors ongoing labor claims, criminal complaints, civil litigation, and sanctions issued by the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF)

Risk Management Training and Culture

Throughout 2025, Banco Azteca continued strengthening its enterprise risk management culture through specialized training programs across the organization. The programs were designed to update technical knowledge, strengthen analytical capabilities, and promote the prudent management of all categories of risk.

Building Risk Awareness

To complement these efforts, the Bank promoted risk awareness through communications distributed via email, the internal Zeus mobile platform, and the corporate intranet. These communications covered topics including operational risk, the risk management process, risk categories and drivers, and the Three Lines of Defense model.

//58,925 views of operational risk materials in 2025

↓ Learn more in the Sustainable Performance Appendix.

Risk Management Developments in 2025

During 2025, Banco Azteca further strengthened its enterprise risk management capabilities through methodological enhancements, the development of analytical tools, and stronger model governance.

Enhanced Risk Assessment Methodology

The Bank updated its risk assessment methodology by incorporating additional impact variables evaluated on a five-level scale. The revised methodology now considers not only financial impacts, but also:

- Potential impacts on customers
- Reputational considerations
- Legal risks
- Business continuity implications

Internal Deposit Stability Model

Banco Azteca received regulatory approval for its Internal Deposit Stability Model, which incorporates stress scenarios based on reputational events. The model enhances the analysis of deposit behavior and strengthens liquidity risk management.

Business Continuity Plan

GRI 3-3

Banco Azteca maintains a Business Continuity Plan (BCP) aligned with the General Provisions Applicable to Credit Institutions and the principles of an ISO-based Business Continuity Management System (BCMS).

The Plan follows an integrated approach designed to minimize operational disruptions and ensure the continuity of critical banking activities during contingency events. Its key elements include:

- Business Impact Analysis (BIA) and Risk Assessment (RA) methodologies.
- Policies and procedures governing the activation, response, and recovery of business continuity plans.
- A governance structure with clearly defined roles and responsibilities.
- Employee training and awareness programs.
- Periodic testing of recovery strategies to validate the effectiveness of the Business Continuity Plan.

Progress and updates are reported quarterly to the Audit Committee, the Risk Committee, and the Board of Directors.

Disaster Recovery Plan (DRP)

The Disaster Recovery Plan (DRP) establishes the procedures for restoring technology services and critical infrastructure following a disruptive event. It defines recovery procedures and assigns responsibilities for restoring computing and communications services under a range of scenarios, including:

- Prolonged disruptions to technology services caused by telecommunications failures or power outages
- Internal technology failures affecting databases, storage systems, or critical software updates
- Physical events affecting facilities, including fires, earthquakes, and floods
- Incidents that prevent access to facilities, including evacuations, security threats, or other external events
- Facility closures recommended by authorities such as Civil Protection or the Secretariat of Health (SSA)

C4 Continuity Center

The C4 Continuity Center operates 24 hours a day, seven days a week, providing immediate support to employees while helping ensure business continuity in three key areas: emergency response, special situations, and operational support.

The Business Continuity Plan establishes the necessary guidelines to ensure the recovery of critical processes in the event of incidents that could affect operations. Its main activities include:

- Developing and maintaining prevention, contingency, and recovery strategies for critical processes
- Identifying the macro-processes and business-critical activities essential to operational continuity
- Assessing the quantitative and qualitative impacts of potential disruptions
- Establishing recovery priorities based on Recovery Time Objectives (RTOs) and Recovery Point Objectives (RPOs)
- Determining the minimum resources required to sustain operations during contingency events, including technology infrastructure, critical personnel, essential information, facilities, equipment, supplies, and financial resources
- Supporting the timely recovery of critical business processes

Fraud Management

GRI 3-3, 205-2

SASB FN-AC-510A.1, FN-CB-510A.1, FN-AC-510A.2, FN-CB-510A.2

Banco Azteca applies a comprehensive approach to fraud prevention, detection, and response in accordance with applicable regulatory requirements. The Bank operates under its 2025-2026 Fraud Prevention Management Plan, which was submitted to the relevant regulatory authority and incorporates key performance indicators, internal controls, and monitoring mechanisms to identify risk behaviors, analyze fraud events, and implement corrective actions.



//75 business continuity tests conducted, 7 audits completed, and 161 BIA questionnaires completed in 2025

//More than 30,000 employees completed business continuity training

//No events during 2025 required activation of the Business Continuity Plan (BCP) or the Disaster Recovery Plan (DRP)

//26% reduction in gross fraud compared with 2024

//Stronger fraud controls across digital and physical channels

//Expanded use of authentication technologies and real-time monitoring capabilities

Comprehensive Fraud Management Approach

- **Prevention:** Preventive controls, strong authentication, and customer awareness campaigns
- **Detection:** Real-time transaction monitoring supported by advanced analytical models
- **Response:** Rapid mitigation, account blocking, and timely incident response
- **Continuous Improvement:** Analysis of fraud events to strengthen controls and enhance prevention measures

Actions Implemented in 2025

Focus Area	2025 Actions
Prevention	*Facial recognition for digital lending authentication. • Security Center available through the mobile app for 100% of customers. • Intelligent Authentication Model (MAI) implemented across physical channels. • “¡Ponte Atento!” campaign delivered through digital media, the mobile app, and the anti-fraud portal. • Fraud prevention training programs.
Detection	* Anti-RAT controls for digital banking. • WhatsApp confirmations for sensitive transactions. • Real-time monitoring of recipient accounts linked to fraudulent activity. • Behavioral biometrics (BioCatch) integrated into the BAZ app. • Enhanced transaction intelligence for SPEI transfers.
Response	*Transaction limits for CoDi payments. • Additional controls for QR cash withdrawals following device changes. • Biometric identity verification for new account openings. • Blocking and deactivation of identities associated with confirmed fraud.

* ¡Ponte Atento! campaign

Fraud Prevention Culture and Training

Fraud prevention is reinforced through a comprehensive communication and continuous training strategy built around the following initiatives:

- **Awareness:** Internal campaigns designed to prevent misconduct and strengthen the Bank’s culture of integrity.
- **Omnichannel Communication:** Fraud prevention messages delivered through multiple institutional channels, including email, digital displays, the corporate intranet, and internal communication platforms.
- **Training:** Nationwide awareness programs that embed fraud prevention into day-to-day operations.

//100% of employees trained in Fraud Prevention

Stay Alert! Campaign

Throughout 2025, Banco Azteca continued its ¡Ponte Atento! (Stay Alert!) campaign, together with a series of deterrence and awareness initiatives for employees across Mexico, Guatemala, and Honduras. The campaign achieved the following milestones and engagement:

- 1.2 billion social media impressions
- 9 million users reached each month through email communication
- 1,504 monthly appearances on informational screens in bank branches
- 81% achievement of the campaign’s open television reach target
- 21.8 million impressions across the Mexico City Metro
- 4.9 million impressions across the Metrobús network
- 180,000 impressions on restaurant digital displays
- 89.4 million impressions at Casa Toño restaurants



Cybersecurity and Customer Privacy

GRI 418 SASB FN-CB-230A.1, FN-CB-230A.2, FN-CF-220A.2, FN-CF-230A.3

Cybersecurity and the protection of personal data are strategic priorities within Banco Azteca’s digital banking model. The Bank maintains an Information Security Management System aligned with the Federal Act on the Protection of Personal Data Held by Private Parties (LFPDPPP), the regulations of the National Banking and Securities Commission (CNBV), and internationally recognized best practices, including the NIST Cybersecurity Framework and ISO/IEC 27001.

Privacy Policy and Personal Data

Banco Azteca’s Privacy Policy establishes the principles governing the secure and responsible processing of personal data belonging to customers, employees, and suppliers. The Policy is based on the principles of lawfulness, consent, information, data quality, purpose limitation, loyalty, proportionality, and accountability. The Privacy Notice is available at bank branches, through the mobile app, and on the Bank’s website. Data subjects may exercise their ARCO rights (Access, Rectification, Cancellation, and Objection) through the designated communication channels.

Technical Safeguards

- **Multi-factor Authentication:** Facial biometrics for digital lending, Bio-Catch behavioral biometrics within the mobile app, and biometric identity verification for new account openings.
- **24/7 Security Monitoring:** Security Operations Centers (SOCs) providing continuous threat detection and incident response.
- **Security Center:** Available through the mobile app for 100% of customers.
- **Intelligent Authentication Model (MAI):** Implemented across physical channels.
- **Anti-RAT Controls:** Protection against unauthorized remote access in digital banking.

Privacy and Legal Proceedings: 2025 Indicators

GRI 206-1 SASB FN-CF-220A.2, FN-CB-510A.1

In line with SASB and GRI reporting requirements related to customer privacy and anti-competitive conduct, Banco Azteca reported the following during 2025:

- No monetary losses resulting from legal proceedings related to customer privacy.
- No monetary losses resulting from legal proceedings involving anti-competitive conduct, antitrust practices, or monopolistic behavior.

Human Rights

GRI 410-1

Respect for, and promotion of, human rights are integral to Banco Azteca’s purpose of generating inclusive prosperity. The Bank’s approach is guided by the United Nations Guiding Principles on Business and Human Rights, the International Labor Organization (ILO) Conventions, and the Ten Principles of the United Nations Global Compact.

Policy and Due Diligence

Banco Azteca applies Grupo Elektra’s Human Rights Policy across all of its operations. The Policy establishes commitments to fair and respectful treatment, non-discrimination, the prohibition of forced and child labor, freedom of association, collective bargaining, occupational health and safety, privacy protection, and the prevention of harassment and violence in all their forms. The

Bank conducts periodic human rights risk assessments across its operations and value chain, with particular attention to field operations –including collections and advisory services– customer touchpoints in vulnerable communities, and suppliers.

Training

Human rights training begins during employee onboarding and is reinforced through annual programs covering respectful treatment, non-discrimination, harassment prevention, services for persons with disabilities and Indigenous communities, and the responsible handling of sensitive information.

Reporting Mechanisms

GRI 2-26

Banco Azteca provides accessible reporting channels for employees, customers, suppliers, and other stakeholders through the Honestel hotline, a dedicated email address, physical reporting boxes, and, for gender-related matters, the Banco Azteca Gender Unit. All reports are handled in accordance with the principles of confidentiality, non-retaliation, and due diligence

//32.8 million deposit
accounts



Operations

GRI 2-1, 2-6

Banco Azteca designs its financial products with inclusion and responsibility at their core, in full alignment with its Financial Inclusion Policy. The Bank strengthens customer relationships through an extensive network of points of contact in every community where it operates and works closely with its qualitative, quantitative, and anthropological research teams to identify emerging needs and continuously refine its value proposition.

Captación

Deposit products play a fundamental role in advancing financial inclusion by expanding access to banking services. Banco Azteca offers a broad portfolio of savings accounts –including Guardadito, Guardadito Kids, Guardadito Amigo, Cuenta Somos, Mi Débito, Débito Azteca, and Débito Negocio– as well as investment products such as Inversión Azteca, Plazo Azteca, and Inversión Azteca Creciente. Together, these products provide accessible financial solutions that help customers manage their finances and strengthen their financial well-being.

By combining accessible financial products with financial education initiatives, Banco Azteca seeks to strengthen its customers’ financial independence while creating a positive impact in the communities it serves. This approach supports a more inclusive financial system and contributes to the country’s sustainable economic development.

2025 Deposit Products

Product	2025 Accounts	Gender Distribution	Key feature
Guardadito	21,277,303	56% Women 44% Men	Ongoing promotions; basic financial inclusion.
Guardadito Digital	9,020,067	49% Women 51% Men	100% digital account opening.
Guardadito Kids	263,291	47% Girls 53% Boys	No fees; promotes financial education for children.
Guardadito Amigo Migrante	205,476	57% Women 43% Men	Designed for migrants in transit, refugees, and emigrants living abroad.
Banco Azteca Vas (Mi Débito)	634,638	43% Women 57% Men	Designed for customers aged 18-29; available with physical and digital Visa card.
Nómina	3,187,693	42% Women 58% Men	No fees; account access through the mobile app
Débito Negocio	243,243	34% Women 66% Men	Designed for sole proprietors (PFAEs); includes preferred payment collection tools
Cuenta Somos	721,002	100% Women	Annual medical assistance, legal advisory services, and psychological counseling
Débito Azteca	407,178	32% Women 68% Men	Premium account with exclusive promotions
Inversión Azteca	422,467	65% Women 35% Men	Competitive fixed rates; exempt from Mexican income tax (ISR) up to the applicable limit
Plazo Azteca	310,823	63% Women 37% Men	Fixed-term savings from 7 to 364 days; no fees
Inversión Azteca Creciente	106,640	63% Women 37% Men	Designed for first-time investors; complimentary debit card

Credit

Banco Azteca is committed to improving its customers’ quality of life by expanding access to financing and creating opportunities for economic development. The Bank supports entrepreneurship and productive activities through financial solutions that combine competitive interest rates, flexible repayment options, financial guidance, and the responsible use of credit. During 2025, Banco Azteca enhanced its core product offering through a new logistics model while expanding its digital marketplace with broader product catalogs.

Consumer Loans

Banco Azteca offers a comprehensive portfolio of consumer financing solutions designed to meet the diverse needs of its customers. This business model enables the Bank to support customers’ major purchasing decisions by expanding their purchasing power across both physical points of sale and digital channels:

Category	2025 Accounts	Women (%)	Products
Mobility (including green mobility)	1,359,861	43.1%	Motorcycles, bicycles, and automobiles
Connectivity	1,872,317	53.4%	Mobile phones, computers, and airtime
Home	1,781,098	52.5%	Home appliances, furniture, and mattresses
Marketplace	86,358	48.1%	Health, apparel, sports, and pet products

↓ Learn more in the **Sustainable Performance** Appendix.



// **11.1 million** credit accounts

// **53.2%** women

// **4,300** trained advisors

// **#1 in Nationwide** Personal Lending (28.77%)

// **MXN 95.31 billion** loan portfolio

// **7.9 million** customers served in 2025

Personal Loans, Payroll Loans, and Credit Cards

Product	2025 Accounts	Women (%)
Personal Loans or Cash Loans	11,119,758	53.2%
Payroll Loans	58,686	33.8%
Oro (Gold) Credit Card	976,471	47.1%
Tarjeta Azteca Credit Card	390,785	44.9%

↓ Learn more in the **Sustainable Performance** Appendix.

Customer Service Model

SASB FN-AC-270A.3, FN-IN-270A.4

During 2025, Banco Azteca strengthened its customer service model by consolidating the Affiliation Advisor role, designed to build long-term customer relationships. Rather than focusing exclusively on financial transactions, Affiliation Advisors seek to understand each customer’s individual needs and financial profile, enabling the Bank to deliver more personalized financial solutions and a more customer-centered experience.

To support this service model, Banco Azteca conducted nationwide training sessions for its advisors covering new processes, campaigns, and banking products. The program emphasized relationship-based customer service and the responsible use of personal and financial information to better understand customers’ needs and recommend the products best suited to their financial profiles.

// **4,300** advisors trained nationwide

Banco Azteca also established a partnership with the National Tortilla Council (CNT) to promote the adoption of Débito Negocio accounts among its members. The initiative positions these accounts as a gateway to a broader range of the Bank’s financial products and services.

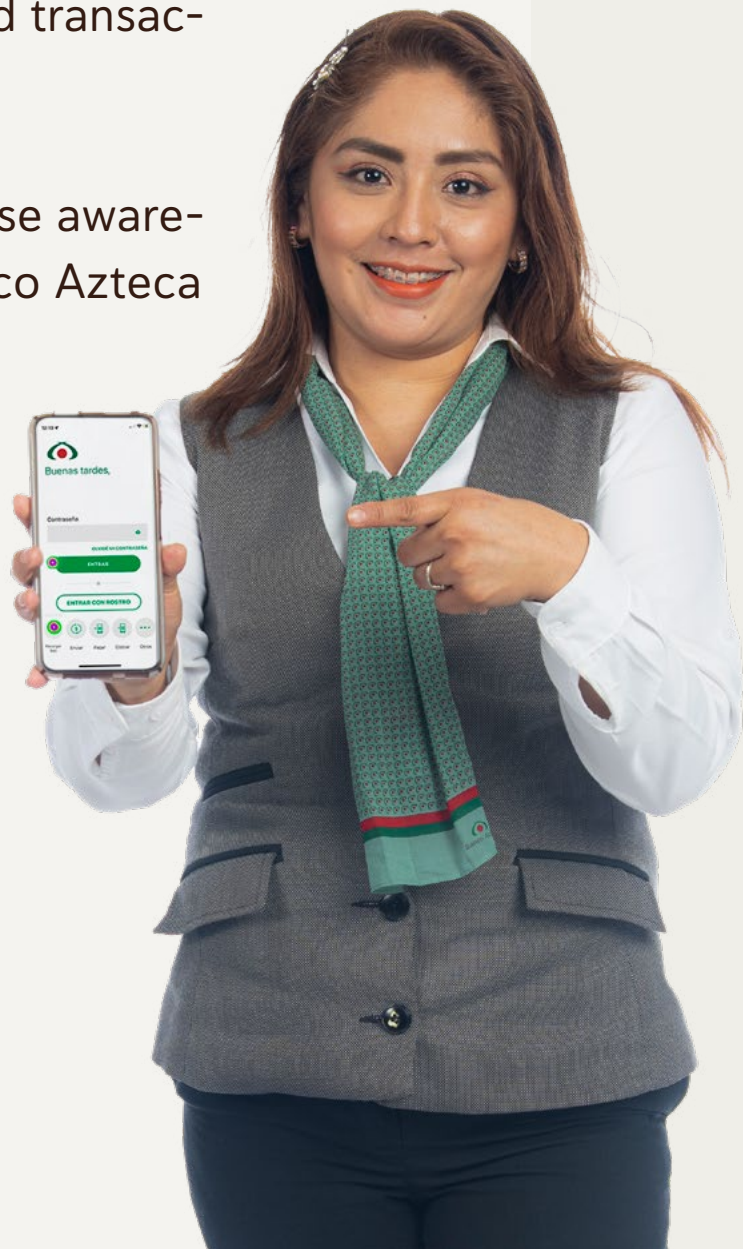
// Impact in the sector: **28 active accounts** representing **MXN 1,082,339**, expanding financial inclusion within this productive sector

To ensure the secure delivery of physical payment cards, Banco Azteca maintains specific branch-level control and tracking procedures. For the Guardadito family of accounts, customers

receive their cards at the teller window, where the card is linked to the account by scanning the bar-code on the sealed card package after the applicable fee has been paid.

For premium products—including Débito Negocio, SOMOS, Débito Azteca, and Inversión Azteca Creciente—cards are issued directly to customers when the account is opened, as no issuance fee applies. In both cases, customers receive push notifications and security alerts, enabling them to confirm card activity and promptly report any unauthorized transactions.

To encourage card activation and increase awareness of available banking services, Banco Azteca distributed internal communications reminding advisors to explain the card delivery and activation process, highlight the benefits of each product, and inform customers about current promotions.



Digital Banking

Banco Azteca’s mobile app enables customers to manage their finances anytime, anywhere, reducing the need for travel and the associated emissions. Sustainability is embedded throughout the Bank’s digital strategy, including the digitalization of account-opening documentation, the ongoing migration of technology infrastructure to cloud-based solutions, and the promotion of financial inclusion through One-Click digital services.

2025 Digital Banking Indicators	Value
Cash Loans originated through the mobile app	68%
Loan payments received through the mobile app	53.7%
Total monetary transactions migrated to the mobile app	68.2%
Net deposits through the mobile app (term and traditional investments)	MXN 5,178 million

↓ Learn more in the Sustainable Performance Appendix

// **8.919 billion** digital transactions

Corporate Banking

GRI FS6, FS7 • SASB FN-CB-000.B, FN-CB-240A.1, FN-CB-240A.2

Banco Azteca’s Corporate Banking division provides treasury management, investment, and payroll services through its deposit products, as well as short- and long-term financing tailored to each client’s needs, applicable regulations, and the Bank’s credit risk assessment.

↓ Learn more in the Sustainable Performance Appendix

Sustainable Finance (Environmental and Social)

GRI FS3, FS7, FS8

FN-IB-410A.2

Banco Azteca finances large-scale projects that support the transition to cleaner energy sources by providing funding for solar, wind, and geothermal developments. The Bank also finances infrastructure projects focused on improving and expanding road networks.

2025 Financing Allocation	Share
Renewable energy project (solar, wind, and geothermal)	50%
Road improvement and infrastructure projects	50%
Total financing (MXN billion)	MXN 4.366

↓ Learn more in the Sustainable Performance Appendix

// **MXN 4.366 billion** in sustainable financing during 2025

// **50% renewable** energy projects

// **50% road infrastructure** projects

//880,251 pawn
loan accounts

//25% women



//1,103 vehicle-
backed loans

//42% women

Servicios Fnancieros Especializados

Pawn Loans (Presta Prenda)

Presta Prenda offers short-term collateralized loans secured by personal valuables, including jewelry, watches, vehicles, and other high-value assets. The service combines immediate access to liquidity with secure custody, competitive interest rates, and a streamlined process requiring minimal documentation.

Services

- **Pawn Loans:** Immediate financing based on the valuation of pledged assets performed by a Presta Prenda specialist.
- **Asset Sales:** Customers may sell jewelry and other valuables through a secure and straightforward process.
- **Secure Custody:** Pledged assets remain safely protected throughout the loan term. Customers also have access to a pre-approved credit amount that may be increased at any time.
- **Gold and Jewelry Purchases:** Customers may purchase gold items and jewelry directly through Presta Prenda.

Vehicle-Backed Loans

Banco Azteca also offers vehicle-backed loans through a streamlined process that can be completed within 24 hours with minimal documentation requirements. Customers may obtain financing of up to 80% of their vehicle’s appraised value, with loans of up to MXN 300,000.

↓ Learn more in the Sustainable Performance Appendix

Seguros Azteca

Seguros Azteca views microinsurance as a powerful tool for reducing economic vulnerability and expanding access to financial protection. Its value proposition redefines the traditional insurance model through simple, affordable, inclusive, and omnichannel solutions designed for segments that have historically been underserved by the traditional banking system.

//6.7 million customers

//1.26 million active policies

Product Portfolio

Product	Description
Auto Protection	Provides financial protection in the event of vehicle theft or accident through a range of coverage options.
Auto Liability Protection	Provides liability coverage of up to MXN 300,000 for bodily injury or property damage caused to third parties in a motor vehicle accident.
Vehicle Loan Protection	Covers the outstanding balance of vehicle-backed loans issued through Presta Prenda.
Motorcycle Protection	Protects motorcycles against theft or accidental damage through three coverage options: Basic, Standard, and Comprehensive.
Fire Insurance	Covers physical loss or damage to buildings, contents, and merchandise resulting from fire, explosion, smoke, heat, and related perils.
Accident Protection	Provides a MXN 50,000 benefit in the event of accidental death
Peace of Mind Protection	Provides a MXN 50,000 benefit upon the death of the insured or an eligible family member. Covers both natural and acci-dental death and includes funeral services.
VidaMax Protection	Provides financial protection in the event of natural or accidental death, includes funeral services, and pays off the outstanding balance on Banco Azteca lines of credit.
Remittance Protection	Covers express payments and international money transfers collected at Elektra or Banco Azteca against theft while in transit or on public transportation for up to four hours after collection, with coverage of up to MXN 8,500.
Women’s Protection	Provides a MXN 50,000 benefit upon the first diagnosis of breast or cervical cancer. Includes unlimited medical and psychological assistance, as well as 20 in-home psychological counseling sessions. Served 116,303 customers in 2025.

Product	Description
Heart Attack Protection	Provides a benefit of MXN 50,000 upon the first occurrence of a myocardial infarction. Includes ambulance dispatch and unlimited telephone medical consultations. Served 117,213 customers in 2025.
Medical Plan 8	Provides a benefit of MXN 15,000 upon the first diagnosis of one of eight covered conditions: myocardial infarction, cerebrovascular disease, cervical cancer, prostate cancer, chronic kidney disease, pneumonia, acute appendicitis, or total loss of vision. Covered 36,649 people in 2025.
Fraud/Theft Protection	Covers the loss, theft, or fraudulent use of Oro Credit Cards issued to eligible Banco Azteca customers.
Azteca Cash Protection	Covers cash withdrawals made at branches or ATMs for up to four hours after the transaction receipt is issued, with coverage of up to MXN 10,000 in the event of robbery or violent death.
All Risks Insurance	Protects equipment, machinery, and technical installations against sudden, unforeseen damage caused by electrical or mechanical failure, operational errors, short circuits, voltage fluctuations, equipment breakdowns, or operator error.
Construction All Risks Insurance	Covers sudden and unforeseen physical damage to construction projects, materials, installations, and equipment during the construction period. Coverage may be supplemented with Civil Liability insurance.
Group Life and Unemployment Insurance	Includes Group Life Insurance (death from any cause), Group Personal Accident Insurance (covering accidental events on-ly), and Group Unemployment Insurance, which provides temporary financial assistance in the event of involuntary unemployment.

↓ Learn more in the Sustainable Performance Appendix

Strategic Developments and Financial Education

During 2025, Seguros Azteca expanded its insurance offering through the Shopinbaz digital channel, strengthened the insurance product linked to motorcycle loans, and, in partnership with Presta Prenda, developed a vehicle insurance product unlike any other in the Mexican market. The Company also strengthened its industry engagement as an active member of the Mexican Association of Insurance Institutions (AMIS). In collaboration with Aprende y Crece (Learn and Grow), it developed webinars, newsletters, and educational social media content to promote insurance awareness and participated in CONDUSEF’s National Financial Education Week.

Afore Azteca

Through Afore Azteca, its retirement fund administrator, Banco Azteca helps Mexican workers build financial security in retirement by managing their individual retirement savings accounts and supporting informed decisions regarding long-term savings and investment. The Company serves customers nationwide through both web and mobile platforms, enabling them to complete transactions such as account registration, balance inquiries, withdrawals, and voluntary contributions quickly and conveniently.

To deliver greater value to customers, Afore Azteca promoted voluntary savings through incentive campaigns featuring prizes and sweepstakes for customers who increased their retirement savings. The Company also introduced a new account statement—designed to complement the regulatory version—with clearer, more user-friendly information; expanded the integration of Afore services into the Shopinbaz platform and the personalized Afore Móvil app; and continued strengthening its service network by ensuring that 100% of its points of contact are staffed by certified advisors committed to providing professional service that meets the highest standards.



During 2025, Afore Azteca maintained 100% availability of all regulatory services through its Afore Móvil and Afore Web platforms, including balance inquiries, account statements, voluntary savings contributions, and unemployment withdrawals. The Company also developed a new Self-Enrollment Service, further expanding customers’ digital access to retirement services.

↓ Learn more in the Sustainable Performance Appendix

Punto Casa de Bolsa

Punto Casa de Bolsa, Banco Azteca’s brokerage firm, provides investment, treasury, and advisory services to individual, corporate, and institutional clients. Its portfolio includes investment banking services for medium-sized and large companies, wealth management for investment portfolios exceeding MXN 1 million, and specialized services for AFOREs, insurance companies, and trusts. In 2025, Punto Casa de Bolsa obtained the license to operate a mutual fund management company. The brokerage also achieved record earnings.

↓ Learn more in the Sustainable Performance Appendix



//9,056 Relationship
Collection Agents

//2,539 Past-Due
Collection Agents

Collections

The Collections division plays a key role in the sustainability of Banco Azteca's business by promoting the responsible use of credit and strengthening long-term customer relationships. Its operations are based on an integrated model that combines differentiated collection strategies, technology-enabled tools, a strong culture of prevention, and a nationwide organizational structure.

The division is supported by a centralized corporate team that defines collection strategies, products, and operating guidelines and provides ongoing support to field collection teams.

Field operations are organized through seven Divisional Directorates and 44 Regional Operations Directorates, which oversee both Relationship Collections (early-stage delinquency) and Past-Due Collections (later-stage delinquency).

The Bank's collection strategy is tailored to each customer's profile. For customers who demonstrate a willingness to repay, the Bank promotes an empathetic and flexible approach that helps them bring their accounts current while encouraging the continued responsible use of credit. In cases of recurring payment default, collection efforts become more structured, incorporating payment assessments and, where appropriate, pre-judicial collection procedures, always in accordance with established guidelines.

Banco Azteca offers the following alternatives to facilitate portfolio recovery while helping customers restore their financial standing:

- **Account Regularization:** Bringing delinquent accounts current through higher installment payments while maintaining the original loan terms.
- **Settlement:** Paying the outstanding balance in full through either a lump-sum payment or an agreed repayment schedule.
- **Loan Restructuring:** Refinancing an existing loan by modifying the original repayment terms.

Given the nature of the operation, road safety and risk prevention are key priorities. These include:

- **C4 Center:** Emergency response, support during special situations, and administrative assistance
- **Take 5 Program:** Daily inspections of motorcycles and personal protection equipment (PPE)
- **Five Non-Negotiables Campaign:** Accident prevention initiative
- **ITALIKA Gold Course:** Safe-riding skills for operational leaders

To support the performance of their duties, collection agents are provided with:

- Mobile devices with real-time operational information
- Motorcycles are replaced every 3.5 years and are covered by prepaid maintenance
- Complete personal protective equipment.
- Operational infrastructure across regional management offices and zonal offices

Human Capital Management

GRI 2-7, 2-8, 3-3, 403-1, 403-5, 403-6, 403-7, 404-1, 404-2, 405-1

At Banco Azteca, our people are the driving force behind the country's largest banking network. Our employees—working in branches, regional offices, headquarters, data centers, and the Home Collections operation—serve as the first point of contact for millions of people who have historically had limited access to traditional banking services. For this reason, we maintain a comprehensive approach to tal-

ent management that integrates talent acquisition, development, employee well-being, and recognition.

We recognize that our people contribute far more than their talent and experience—they are instrumental in creating economic, social, and environmental value for both the Bank and the communities where we operate. Their commitment drives meaningful action that advances sustainable development while strengthening an organizational culture founded on respect for human rights, equity, inclusion, and ethics. For this reason, we foster a workplace that prioritizes employee well-being, promotes fair working conditions, and encourages the active participation of every employee.

2025 Priorities

During 2025, our priorities focused on five areas:

1. **Strengthening our culture:** Reinforcing values, ethics, and accountability throughout the banking network, in alignment with the Sustainability Policy approved by the Board of Directors in 2024.
2. **Regulatory compliance through training:** Ensuring that 100% of employees completed Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) training, together with all other mandatory regulatory training programs.
3. **Business continuity:** Preparing employees to respond effectively to potential disruptions through the Business Continuity course, which reached more than 30,000 employees in 2025.

4. **Road safety for the collections fleet:** Promoting a culture of prevention, preventive maintenance, and safe riding practices for collection agents who operate motorcycles.
5. **Internal financial education:** Strengthening employees' financial knowledge through workshops delivered under the Aprende y Crece program.

Workforce

GRI 2-7, 2-8, SASB FN-AC-330A.1

Banco Azteca employs 13,338 people in Mexico, with women representing a notably high proportion of the workforce (72%), reflecting the Bank's commitment to an inclusive workplace. The Bank also maintains operations with local workforces in Guatemala (3,709 employees), Honduras (2,220 employees), and Panama (328 employees).

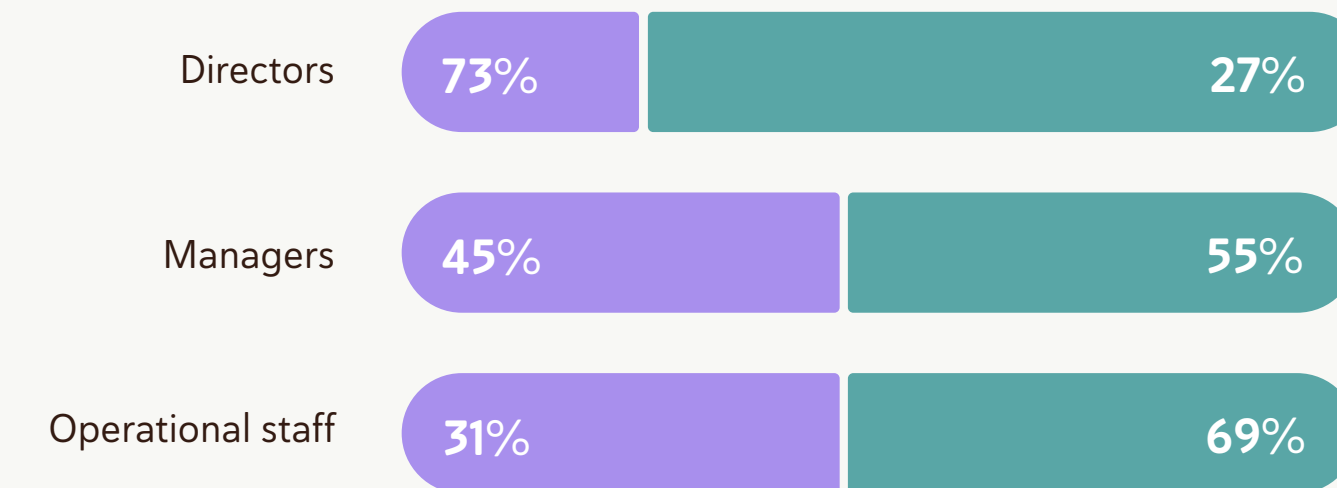
› Workforce by gender

Women Men

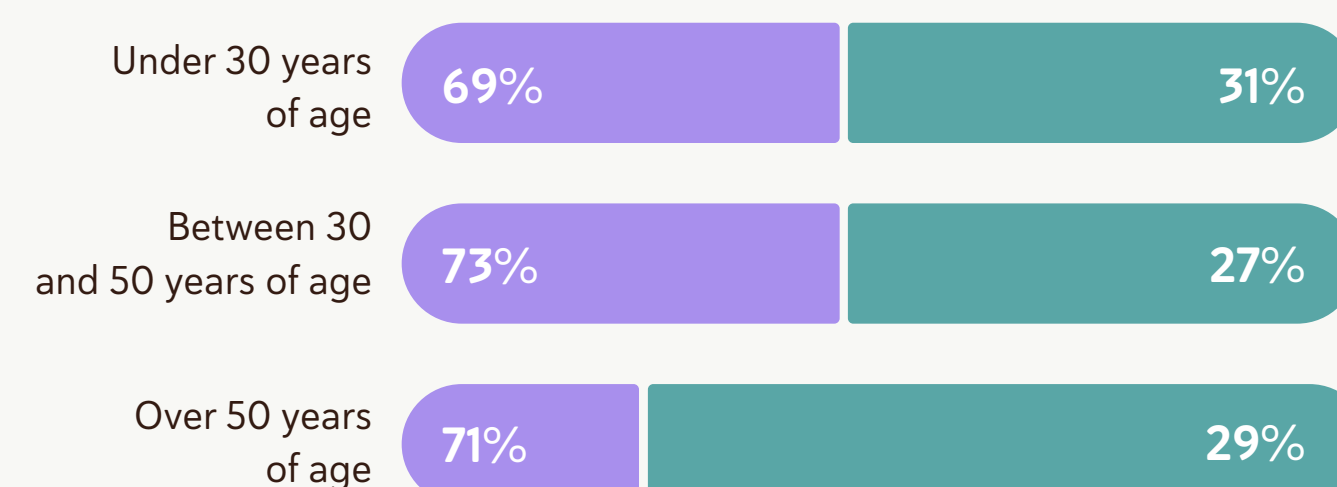


//13,338 employees in Mexico

› Workforce by Job Category and Gender

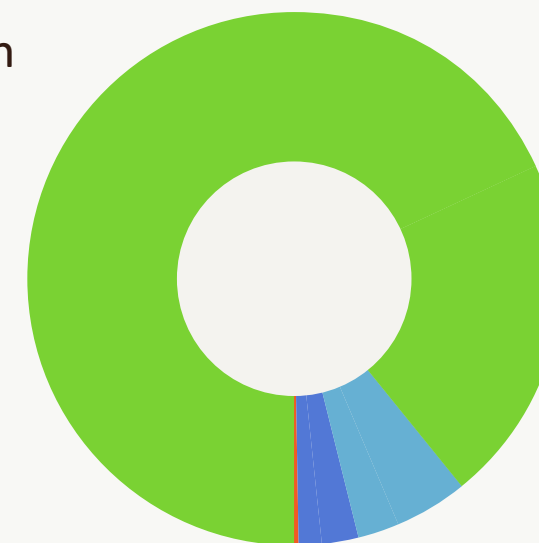


› Workforce by Age Group and Gender



› Workforce by Geographic Location

- Mexico 68%
- Guatemala 19%
- Honduras 11%
- Panama 2%



↓ Learn more in the Sustainable Performance Appendix

Talent Attraction and Retention

GRI 3-3, 401-1

Our talent attraction and retention strategy is designed to identify and recruit individuals whose qualifications and values align with Banco Azteca's values. We are committed to offering competitive compensation and employee benefits that recognize our employees' contributions. The strategy is built on three complementary pillars:

- **Employee engagement:** We strengthen employees' sense of belonging, commitment, trust, and motivation, fostering a strong organizational culture aligned with the Bank's objectives.
- **Learning and development:** We offer learning and development programs that enable employees to build long-term careers within Grupo Elektra while strengthening the knowledge and skills essential to the banking industry.
- **Competitive compensation:** We conduct regular benchmarking of compensation and benefits against the financial services market, ensuring our employee value proposition remains aligned with the regulatory complexity of the sector.

↓ Learn more in the Sustainable Performance Appendix



// **71.8% of the Banco Azteca**
workforce is made up of women

// **510 employees** from ethnic and
racial groups (3% Men / 7%
Women)

Diversity and Equal Opportunity

GRI 405-1

We recognize that diversity is a key driver of innovation and organizational success. We are committed to fostering an inclusive workplace where everyone, regardless of gender, ethnic background, sexual orientation, gender identity, disability, religion, or health status, has equal opportunities for growth and development.

We believe that diverse perspectives not only enrich the workplace but also strengthen Banco Azteca's ability to deliver innovative financial solutions tailored to the diverse needs of customers who have historically been underserved by the traditional banking system.

↓ Learn more in the **Sustainable Performance** Appendix

Talent Development

GRI 3-3, 404-1, 404-2

Our commitment to talent development is founded on the belief that our employees' growth is directly linked to Banco Azteca's growth, making learning a shared priority across the organization. We strive to strengthen employees' capabilities by providing learning and continuous development opportunities that support both their professional and personal growth.

Programs such as Innovative Leadership, offered in partnership with Universidad de la Libertad, and the Harvard Spark self-study program help employees strengthen their leadership, teamwork, and personal development skills.

Training

To strengthen a culture of continuous improvement, we implemented a training strategy aligned with the Group's strategic objectives and focused on developing our people. The strategy is designed to ensure

that employees have the tools, skills, and knowledge they need to perform their responsibilities effectively.

Our flexible, practical, self-directed learning model emphasizes measurable outcomes while fostering learning environments that support both personal and professional growth. Training covered key topics such as environmental stewardship, human rights, diversity, and harassment prevention. The strategy also included initiatives to strengthen leadership and operational capabilities, supported by corporate policies and the Training Manual, which ensures the quality and traceability of the learning process.

Strategic Lines of Action

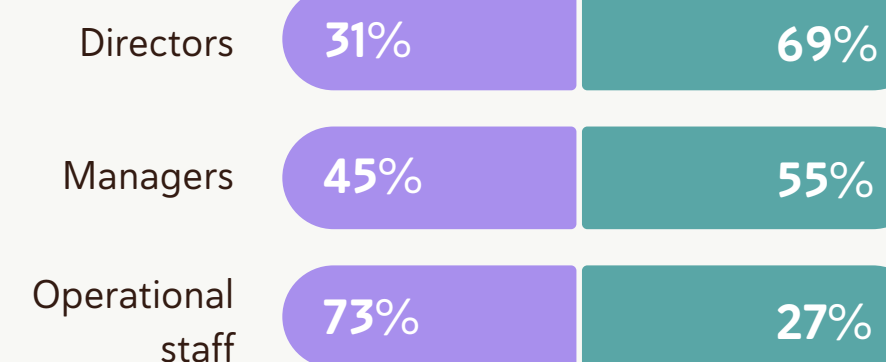
- Promote effective employee performance.
- Strengthen Grupo Salinas' organizational culture.
- Develop leadership capabilities.
- Strengthen core competencies.

// **100% of employees** trained
in 2025

// **267,420 total training hours** -
Average of 20 hours per employee

Trained by job category

■ Women ■ Men



Executive Training

We strengthen leadership through programs designed to enhance directors' strategic vision, innovation capabilities, and decision-making skills. These initiatives support directors' professional and personal growth while fostering the development of their teams.

- **Innovative Leadership (Universidad de la Libertad):** Executive development program focused on strategy, management, and leadership.
- **Harvard Spark:** Self-study program based on Harvard academic content, designed to strengthen executive capabilities.
- **Executive Master's Programs:** Institutional support for directors and managers pursuing master's degrees at recognized academic institutions.

Occupational Health and Safety

Occupational health and safety are priorities at Banco Azteca. We operate a management system that covers 100% of employees across branches, corporate offices, and field operations, with particular emphasis on the risks associated with Home Collections and in-person customer service in vulnerable communities.

NOM-035-STPS-2018 – Mexican Standard on Psychosocial Risk Factors in the Workplace

As a financial institution subject to Mexico's NOM-035-STPS-2018, the Standard on Psychosocial Risk Factors in the Workplace, we operate a program to identify, assess, and prevent such risks. The program includes the periodic administration of the official questionnaires at applicable work sites, implementation of the Policy for the Prevention of Psychosocial Risk Factors and Workplace Violence, the promotion of a positive work environment, psychological support for employees exposed to severe traumatic events, and training on the rights and obligations established under the Standard.

Field Operations Safety

The Home Collections operation requires specific protocols to address road safety and operational risks. These protocols are described in the Collections section and include the C4 Center for emergency response and support; the Take 5 Program for daily inspections of motorcycles and personal protective equipment; the Five Non-Negotiables and Get This Into Your Head accident-prevention campaigns; and the ITALIKA Gold Course for safe-riding skills for operational leaders. Collection agents are provided with motorcycles that are replaced every 3.5 years and covered by prepaid maintenance, as well as complete personal protective equipment.

Employee Well-Being

GRI 3-3, 401-2

At Banco Azteca, employee well-being and job satisfaction are fundamental priorities. We foster a safe and supportive work environment, providing employees with the resources they need to grow both personally and professionally. Our goal is to promote equal opportunity while encouraging employees to achieve their full potential.

Benefits Package

Banco Azteca offers a package of mandatory and voluntary benefits that complements the Group's employee benefits framework:

- Major medical and life insurance for eligible employees
- Grocery vouchers
- Savings fund
- Emotional well-being and psychological support programs
- Discounts on Grupo Salinas products
- Financial education programs for employees
- Continuous learning through the Grupo Elektra Business School (ENRED)

Employee Net Promoter Score (NPS) and Happiness Surveys

We monitor the effectiveness of our human capital management strategy using indicators that include the Employee Net Promoter Score (NPS), overall turnover, the Happiness Survey, and workforce coverage. Each quarter, we conduct the Happiness Survey to measure employees' willingness to recommend Banco Azteca as a place to work (NPS), together with the Satisfaction Survey, which evaluates how each leader contributes to the employee experience. The results are translated into post-assessment action plans for regions with opportunities for improvement, focusing on four areas: Recognition, Development, Promotions, and Work-Life Balance.

//Employee NPS at Banco Azteca in 2025: **67.5%**

// **13,345 employees**, representing a decrease of 4.7 percentage points compared with 2024

↓ Learn more in the Sustainable Performance Appendix.



Human Capital in Servicios Financieros Especializados

GRI 2-7, 2-8, 3-3, 403-1, 403-5, 403-6, 403-7, 404-1, 404-2, 405-1

The Servicios Financieros Especializados businesses—Seguros Azteca, Afore Azteca, Punto Casa de Bolsa, Presta Prenda, and Collections—operate with their own workforces, complementing Grupo Elektra’s banking and retail business model. Their human capital strategy follows Grupo Elektra guidelines while being tailored to the technical and regulatory requirements of each specialized business, including insurance, retirement fund management, securities brokerage, pawn lending, and collection.

We maintain a comprehensive human capital management approach focused on attracting and retaining employees with specialized technical and regulatory expertise, developing specialized capabilities, and fostering a workplace founded on respect, equity, and integrity. Given the nature of its field operations, the Collections business pays particular attention to road safety and the well-being of its field workforce.

//**19,262 employees** in Servicios Financieros Especializados

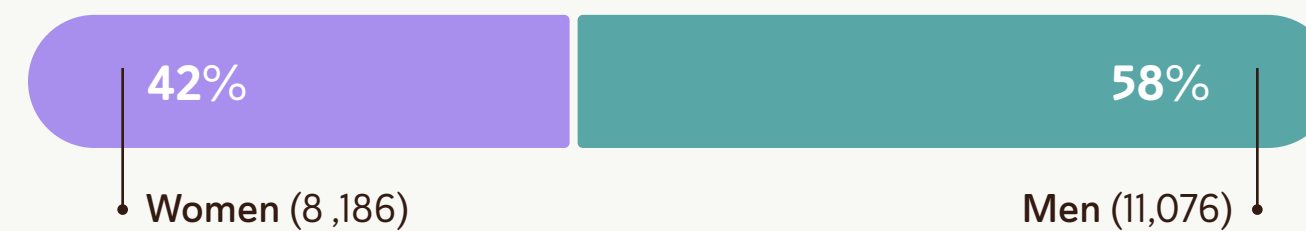
//**42% Women / 58% Men**

Workforce

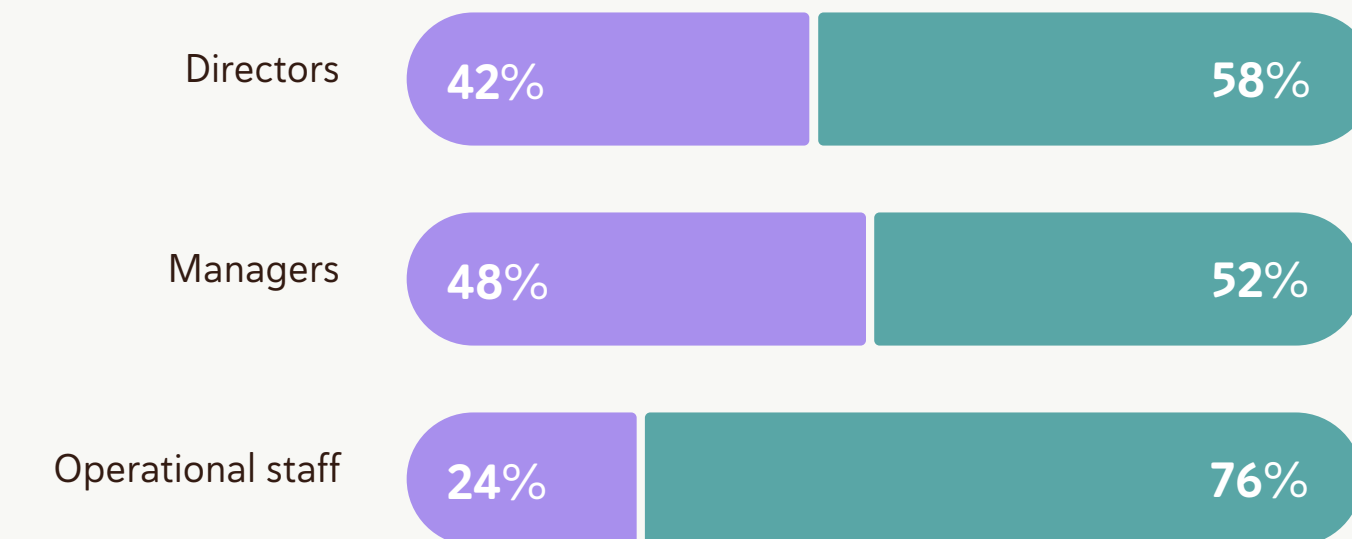
■ Women ■ Men

SASB FN-AC-330A.1

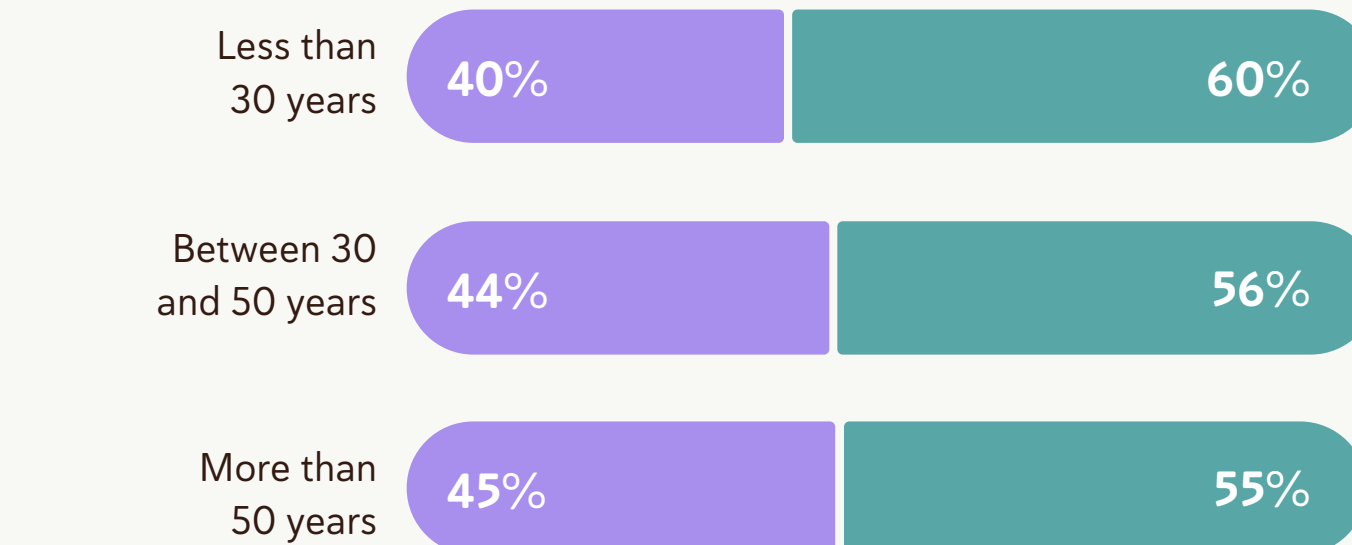
› Workforce by Job Category and Gender



› Workforce by Job Category and Gender



› Workforce by age and gender



↓ Learn more in the Sustainable Performance Appendix.

Talent Attraction and Retention

GRI 3-3, 401-1

The Servicios Financieros Especializados businesses follow Banco Azteca’s talent attraction and retention strategy, built on the same core principles—organizational engagement, learning and development, and competitive compensation—while adapting them to the technical and regulatory requirements of each business line, including pension fund management, insurance, securities brokerage, collections, and pawn lending.

Happiness and Employee Net Promoter Score (NPS) Surveys

We monitor the work environment and employee experience through the Employee Net Promoter Score (NPS), the Employee Happiness Survey, and the Employee Satisfaction Survey, which are conducted quarterly through the internal Zeus application. The results are translated into action plans for areas with the greatest opportunity for improvement, focusing on four priorities: Recognition, Development, Promotions, and Work-Life Balance.

Servicios Financieros Especializados Employee Net Promoter Score (NPS)

//Employee Net Promoter Score (NPS) 2025: **67.5%**

//**19,262 employees** · **4.7 percentage-point decrease compared with 2024**

↓ Learn more in the Sustainable Performance Appendix



// More than **2.4 million**
beneficiaries in Mexico

// Presence in **Guatemala,**
Honduras, and Panama



// **3,400 entries** submitted to the Trazos
Financieros drawing contest –all top
prizes were awarded to girls

// **Guardadito Kids** prizes of up to MXN
25,000

Communities and Social Impact

Aprende y Crece Social Commitment

GRI FS16, SASB FN-CB-240A.4

In 2014, Banco Azteca launched Aprende y Crece (Learn and Grow), its Financial Education and Entrepreneurship Program, to strengthen people's financial capabilities and foster an entrepreneurial mindset. Through this initiative, we help our customers and the broader community make informed decisions about managing their personal finances, contributing to their economic well-being and long-term financial resilience.

Our commitment to financial education extends beyond our customers. We provide resources, training, and practical tools that help diverse population groups strengthen their financial skills and develop productive business initiatives. We place particular emphasis on serving vulnerable groups—including women, older adults, and Indigenous communities—who may face greater risks of financial exclusion or abuse.

Innovations and Progress in 2025

In 2025, we expanded the reach and accessibility of Aprende y Crece by introducing new financial education content and tools, with a particular focus on linguistic accessibility and serving groups that have traditionally faced barriers to accessing financial information. These efforts focused on four key areas:

- **Linguistic accessibility:** We published a special Afore newsletter in Spanish and Nahuatl, along with a Cybersecurity, Fraud Prevention, and Biometrics newsletter in Spanish and five Indigenous languages (Nahuatl, Maya, Zapotec, Tsotsil, and Tseltal). We also produced videos and podcasts on these topics in all six languages.
- **Accessibility for people with hearing disabilities:** We produced videos on Cybersecurity, Fraud Prevention, and Biometrics and delivered webinars in Mexican Sign Language.
- **Digital platform:** We added a Fraud Prevention module to the Aprende y Crece website within the Customer Learning Center section.
- **Cultural Inclusion:** We launched a dedicated Indigenous Peoples section on the Aprende y Crece website.

Recognition and Awards

In 2025, Aprende y Crece received multiple awards and distinctions, including:

- **CFI:** Named Champion in Financial Education and Inclusion - Mexico 2025. This marks the second consecutive year that Aprende y Crece has received CFI's highest recognition in financial education and inclusion.
- **CONDUSEF:** SÁASIL BAZ Women's Badge for financial education initiatives with a gender perspective.
- **CON SAR:** (National Commission for the Retirement Savings System): Special Recognition for the Aprende y Crece Newsletter.
- **CONDUSEF:** Renewal of the Senior Citizen Service Badge.

Financial Education for Diverse Audiences

Throughout the year, we delivered financial education initiatives tailored to different population segments, addressing their specific needs, circumstances, and preferred learning styles. These initiatives

focused on children and youth, women, older adults and Indigenous communities, as well as Banco Azteca employees, promoting informed financial decision-making and the responsible use of financial resources.

Children and Youth

We organized the Finanzatlón Azteca, an educational event held during National Financial Education Week. Through an interactive rally, 3D video games, and learning stations focused on cybersecurity, participants learned about money management, saving, and goal setting in a fun and engaging way. As part of our commitment to early financial education, we also served as a sponsor and a member of the judging panel for Trazos Financieros (Financial Strokes), a drawing contest organized by CONDUSEF for children ages 6 to 12.

The winners received Guardadito Kids savings accounts with prizes of MXN 25,000, MXN 15,000, and MXN 10,000. Notably, all the top prize winners were girls, highlighting the early development of financial skills among the next generation.



Women

We delivered financial education and entrepreneurship workshops for participants in the Mujeres GS and Mujeres Somos programs, as well as during National Financial Education Week, strengthening their financial decision-making skills and promoting the responsible management of personal finances.

Senior Citizens and Indigenous Communities

We developed initiatives specifically for older adults and Indigenous communities, including in-person workshops, webinars, educational materials, and audiovisual content in multiple Indigenous languages to promote cybersecurity awareness and the responsible use of financial services.

Banco Azteca Employees

We conducted financial education workshops for Banco Azteca employees to strengthen financial knowledge across the organization and support the Bank’s commitment to inclusive prosperity.

› 2025 Centroamerica detail

Country	2025 Highlights
Guatemala	• 114,727 beneficiaries • 60% women • 5 webinars delivered • 12,571 active website users • Highlights: Launch of the Ahorronautas Espacial Financial e-Learning Diploma Program and participation in Global Money Week (GMW).
Honduras	• 57,483 beneficiaries • 60% women • 42 webinars delivered • 12 events • 15,786 active website users
Panamá	• 8,342 beneficiaries • 60% women • 12 conferences/webinars • 7,571 active website users

Ongoing Partnerships

Aprende y Crece is built on strategic partnerships with educational institutions, regulatory authorities, financial sector organizations, and social organizations that expand the program’s reach and help ensure the quality of its educational content.

Academic and Educational Institutions

- Interactive Museum of Economics (MIDE)
- National Autonomous University of Mexico (UNAM)
- Autonomous Metropolitan University (UAM)
- National Institute for Vocational Training, Honduras (INFOP)

Regulatory and Financial Sector Organizations

- National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF)
- National Commission for the Retirement Savings System (CONSAR)
- National Banking and Securities Commission (CNBV)
- Association of Mexican Banks (ABM)
- Superintendency of Banks of Guatemala
- Honduran Bankers Association (AHIBA).
- National Banking and Insurance Commission (CNBS)

Government Programs and Social Organizations

- Jóvenes Construyendo el Futuro (Youth Building the Future), a Mexican government job training program
- Instituto Mexiquense del Emprendedor, an entrepreneurship institute of the State of Mexico
- Institute for Mexicans Abroad (IME)
- Portal del Adulto Mayor, a Mexican online resource for senior citizens
- Ciudad Mujer, a women’s development and support program
- Junior Chamber of Tegucigalpa, Honduras

Grupo Salinas Organizations and Strategic Partners

- Banco Azteca Honduras, Banco Azteca’s Honduran banking operations
- Fundación Azteca Bienestar Honduras, Fundación Azteca’s social impact organization in Honduras
- Grupo Salinas Honduras
- AFORE Azteca, Grupo Salinas’ pension fund administrator
- Arte y Cultura, Grupo Salinas’ arts and culture program.
- Mujeres GS, Grupo Salinas’ women’s development program
- Círculo de Crédito, a Mexican credit organization



Environmental Commitment

GRI 3-3, 302-1, 302-3, 302-4, 305-1, 305-2, 305-3, 305-4

At Banco Azteca, environmental responsibility is an integral part of our inclusive banking model. We recognize that operational efficiency, digitalization, and sustainable finance are key drivers for reducing our environmental footprint while strengthening the resilience of our banking operations to climate change.

In 2025, we consolidated our environmental management model around four complementary priorities: improving the energy efficiency of our branch network and corporate facilities; implementing a paperless strategy across all customer touchpoints; migrating to cloud-based technology infrastructure; and expanding sustainable financing for green and social projects. These efforts are complemented by climate-related disclosures under the Task Force on Climate-related Financial Disclosures (TCFD) framework—including climate risks and opportunities—and by measuring financed emissions under the Partnership for Carbon Accounting Financials (PCAF) standard, which quantifies emissions attributable to the Bank’s lending portfolio.

2025 Environmental Highlights

- **Energy and renewable energy:** Electricity consumption totaled 50.1 GWh with 17.8% sourced from renewable energy.
- **GHG emissions:** 29,181.3 tCO₂e (Scope 1 + market-based Scope 2), reported in accordance with the GHG Protocol and IFRS S2.
- **Paperless branches:** 100% of branches operate under the Bank’s document digitalization strategy.
- **Digital banking:** 68.2% of monetary transactions migrated to digital channels, reducing travel and associated emissions.
- **Investment in energy efficiency:** MXN 30.2 million, representing a 147% increase over 2024.
- **Environmental training:** 919 employees (6.9% of the workforce) completed the Environment training course.
- **Base year:** 2025 was established as Banco Azteca’s base year for greenhouse gas emissions reporting, in alignment with IFRS S1 and IFRS S2.

Environmental Management and Investment in Energy Efficiency

Banco Azteca’s environmental management program operates under a centralized framework to monitor energy consumption and continuously improve equipment across branches, regional offices, corporate facilities, and data centers. In 2025, we invested MXN 30.2 million in upgrading high-efficiency heating, ventilation and air conditioning (HVAC) and lighting systems, representing a 147% increase over the MXN 12.2 million invested in 2024.

//MXN 30.2 million invested in energy efficiency

Category	2025 (MXN millions)
High-efficiency air conditioning systems	\$29.9
LED lighting	\$0.3
Total investment in energy efficiency	\$30.2

Energy

GRI 3-3, 302-1, 302-3, 302-4

Banco Azteca’s energy consumption is driven primarily by electricity used across its branch network and corporate facilities, as well as fuel consumed by its Home Collections fleet. In 2025, total electricity consumption reached 46.4 GWh, of which 16.1% was sourced from contracted renewable energy.

//50.1 GWh of electricity consumed

//17.8 % from renewable sources

//8.9 GWh of clean energy

↓ Learn more in the Sustainable Performance Appendix.

Electricity Consumption

Source	Consumption (GWh)	Share
National power grid (CFE)	41.2	82.2%
Contracted renewable energy	8.9	17.8%
Total electricity consumption	50.1	100%

Fuel Consumption

Fuel consumption is concentrated in the Home Collections fleet. Collection agents visit customers at their homes using a fleet of motorcycles and light-duty vehicles operated by the Home Collections department.

Fuel	Consumption (liters)	Emissions (t CO ₂ e)
Gasoline (Home Collections fleet)	4,633,300	10,893.1
Total mobile combustion (Scope 1)	4,633,300	10,893.1

↓ Learn more in the **Sustainable Performance Appendix**.

Greenhouse Gas Emissions

GRI 2-4, 3-3, 305-1, 305-2, 305-3, 305-4

Banco Azteca reports its greenhouse gas (GHG) emissions in accordance with the GHG Protocol Corporate Standard, distinguishing between Scope 1 emissions—direct emissions from the combustion of fossil fuels—and Scope 2 emissions—indirect emissions from purchased electricity. For Scope 2 emissions, we report the market-based method as our primary measure because it reflects our renewable energy procurement strategy. We also report the location-based method as a methodological reference in accordance with the GHG Protocol Scope 2 Guidance (2015).

2025 Consolidated Greenhouse Gas Emissions

Category	Emissions (t CO ₂ e)
Scope 1 – Home Collections fleet combustion	10,893
Scope 2 – Market-based (CFE grid - contracted re-new-able energy)	18,288
Total Scope 1 + Scope 2 (market-based)	29,181.3
Scope 2 – Location-based (methodological reference)	22,245.2
Total Scope 1 + Scope 2 (location-based reference)	33,138.3

// **29,181.3 tCO₂e**
(Scope 1 and market Scope 2 emissions)

The 3,957.2 tCO₂e difference between the market and location methodologies reflects the impact of Banco Azteca’s renewable energy contract. Under the market-based approach, emissions associated with renewable electricity purchases are no longer attributed to the Bank’s greenhouse gas inventory, resulting in lower reported emissions than under the location-based methodology.

↓ Learn more in the **Sustainable Performance Appendix**.

Base Year

This report establishes 2025 as the base year for Banco Azteca’s greenhouse gas emissions inventory, in alignment with the IFRS S1 and IFRS S2 International Sustainability Disclosure Standards issued by the International Sustainability Standards Board (ISSB), which require emissions to be measured in accordance with the GHG Protocol Corporate Standard and methodological changes to be transparently disclosed. The realignment reflects three significant improvements implemented during the year:

- Formal inclusion of the Home Collections fleet within Scope 1, capturing for the first time the emissions associated with the Bank’s field operations.
- Application of the IPCC 2006 emission factors (Chapter 3) for mobile combustion, ensuring international traceability.
- Adoption of dual reporting for Scope 2 emissions using both the location-based and market-based methodologies.

Beginning in 2026, Banco Azteca will report changes in its greenhouse gas emissions relative to the 2025 baseline, using the same methodology to ensure the year-over-year consistency required by IFRS S2 and the GHG Protocol.

Emissions Intensity

GRI 2-4, 305-4

The Bank’s emissions intensity is calculated by dividing total emissions (Scope 1 and market-based Scope 2) by total deposits at year-end.

Metric	2025
Total emissions (Scope 1 plus market-based Scope 2) (tCO ₂ e)	29,181.3
Total deposits (MXN millions)	\$90,999
Emissions intensity (t CO ₂ e per MXN million in deposits)	0.301

Scope 3 Emissions

GRI 3-3, FS5, FS10, FS11

SASB FN-CB-410A.1, FN-AC-410B.1, FN-CB-410B.1, FN-IN-410C.1, FN-AC-410B.2, FN-AC-410B.3, FN-AC-410B.4, FN-CB-410B.4, FN-IN-410C.4, FN-CB-410B.2, FN-IN-410C.2, FN-CB-410B.3, FN-IN-410C.3

Financed Emissions Analysis (PCAF)

Estimating financed emissions is fundamental to managing the environmental impact of our lending activities. By quantifying the greenhouse gas (GHG) emissions associated with our corporate loan portfolio, we enhance transparency into our indirect environmental footprint and align with international standards applicable to the financial sector.

Methodology

Since 2022, we have measured Scope 3, Category 15 emissions in accordance with the Global GHG Accounting and Reporting Standard developed by the Partnership for Carbon Accounting Financials (PCAF).¹ This methodology enables us to measure, manage, and disclose emissions associated with our financing activities using transparent and comparable criteria.

Scope and Coverage

For this reporting period, we assessed 51% of our corporate loan portfolio, prioritizing clients with sufficient, current, and publicly available financial information. The methodology combines primary client data, when available, with high-quality sector data used for estimation purposes.

› Estimation Process

Each year, we conduct a structured assessment process consisting of four steps:

- 1. Segmentation:** The corporate loan portfolio is classified by economic sector and business line.
- 2. Benchmark Analysis:** Publicly available market benchmarks are analyzed to determine the scale and emissions profile of each sector.
- 3. Proportional Calculation:** Emissions intensity is

1. **Partnership for Carbon Accounting Financials (PCAF):** An international partnership that promotes a standardized approach for financial institutions to measure and disclose the greenhouse gas (GHG) emissions associated with their lending and investment activities.

calculated based on Enterprise Value Including Cash (EVIC) or total assets, applying the PCAF emission factors.

- 4. Emissions Attribution:** Based on the outstanding balance of each counterparty’s credit facility with Banco Azteca, we estimate the proportion of emissions financed by the Bank—that is, the share of the company’s emissions attributable to the financing provided.

Results

To ensure the consistency, comparability, and year-over-year traceability of the reported information, financed emissions for 2023 and 2024 were updated. These methodological refinements, aligned with the PCAF standard, are based on higher-quality information from proxy companies’ financial and sustainability reports, resulting in greater calculation accuracy.

As a result of this analysis, Banco Azteca achieved a 27% reduction in financed emissions compared with 2024. This decrease reflects an optimized loan portfolio composition and improved availability of client data.

Financed Emissions (tCO₂e)

Sector	2023	2024	2025
Consumer ²	-	101	-
Construction	689,905	431,499	317,395
Real Estate ³	1,819	5,936	2,460
Financial Institutions ⁴	7,492	8,133	13,206
Mining	-	-	-
Industrial	17,036	20,993	15,289
Oil and Gas	15, 279	13,928	-
Renewable Energy (Geothermal and Wind)	77	74	69
Healthcare	186	-	-
Media and Advertising	984	-	-
IT Services ⁵	50	1,281	1,029
Total	732,828	481,946	349,448

› Economic Intensity of Financed Emissions

For the third consecutive year, we calculated the economic intensity of financed emissions, a metric that relates carbon dioxide equivalent (CO₂e) emissions to investment volume by sector. The metric is expressed in grams of CO₂e per Mexican peso invested (g CO₂e/MXN) and is calculated using the following formula:

Economic emissions intensity = $\frac{\text{CO}_2 \text{ emissions}}{\text{Investment volume by sector}} = \frac{\text{g CO}_{2e}}{\text{MXN}}$

The economic intensity of financed emissions reflects the amount of greenhouse gas (GHG) emissions associated with each unit of economic value financed, enabling the relative climate efficiency of financing activities to be assessed. Its standardized methodology facilitates comparisons across sectors, companies, portfolios, and reporting periods, making it a valuable indicator for evaluating portfolio environmental performance and supporting climate risk and impact management.

2. Changes to the figures reported for the 2023-2024 period in the Consumer sector reflect the reclassification of one company to the Financial Institutions sector.

3. The change to the figure reported for 2024 reflects the reclassification of one company that was previously included in the Financial Institutions sector.

4. Changes to the figures reported for 2023 and 2024 reflect the reclassification of companies that were previously included in the Consumer and Real Estate sectors.

5. The review of economic activities used for sector classification was maintained, resulting in the inclusion of this sector for the 2025 reporting period and prior years.

Sector	Emissions Intensity ⁶ (gCO ₂ e/MXN)		
	2023	2024	2025
Consumer	-	4.72	-
Construction	107.31	104.32	85.55
Real Estate	1.86	2.45	1.73
Financial Institutions	0.21	0.19	0.32
Industrial	11.65	13.01	12.67
Oil and Gas	203.73	199.48	-
Renewable Energy (Geothermal and Wind)	0.03	0.03	0.03
Healthcare	0.11	-	-
Media and Advertising	0.58	-	-
TI Services	0.43	7.77	6.68

6. The 2023 and 2024 emissions intensity figures have been retrospectively adjusted to incorporate updates to the financed emissions estimates.

Water

Banco Azteca’s water consumption is concentrated in its headquarters, corporate offices, and branch network throughout the country. Water is used exclusively for sanitation, cleaning, and general hygiene activities—low-impact uses that do not involve water-intensive production processes—keeping consumption levels relatively low given the scale of the Bank’s operations. Water management is carried out in accordance with the regulations of the National Water Commission (CONAGUA) and applicable state regulations.

//156,795 m³ of water consumed

Indicator	2024	2025
Water consumption (m ³)	158,212	156,795
Year-over-year change	–	-0.9%

Source: Water utility bills issued by CONAGUA and municipal water authorities, as reported by the Bank’s General Services areas. Figures are expressed in cubic meters.

Water Management Initiatives

- Preventive maintenance of plumbing and sanitary systems to reduce water losses from leaks.
- Progressive replacement of sanitary fixtures with water-efficient technologies.
- Employee awareness program promoting the responsible use of water.

↓ Learn more in the Sustainable Performance Appendix.

Waste

Banco Azteca’s waste management strategy is based on the principles of a circular economy: reducing, reusing, and recycling materials generated through its operations. We maintain an integrated management system for recyclable waste, including on-site segregation and storage at each corporate facility, collection by an authorized third-party provider, weighing by waste type, and recycling through authorized downstream processors. The Bank’s operations generate primarily municipal waste (paper, cardboard, PET plastic, and aluminum), as well as electronic waste resulting from the lifecycle of technology equipment..

//100% of recyclable waste sent for recycling

Recyclable Waste – 2025

Banco Azteca’s waste management strategy prioritizes circularity by reducing, reusing, and recycling materials generated across its corporate facilities and offices. The program is supported by two governing documents: the Urban Solid Waste and Recyclable Waste Policy, which defines procedures from waste generation through collection and classification, assigns responsibilities, and outlines the areas involved; and the Recyclable Waste Regulations, which establish controls from waste separation through collection for recycling.

The operating model includes waste separation at each corporate facility, collection by an authorized third-party provider, weighing by waste type, and delivery to off-site recycling processes. As part of the Bank’s social commitment, proceeds generated from recycling activities are donated to Fundación Azteca to support social impact initiatives.

//27.3 metric tons of waste recycled in 2025

› Waste Diverted from Disposal: 2024 vs. 2025

Waste Type	2024 (kg)	2025 (kg)
Cardboard	24,715	21,715
PET Plastic	4,097	4,653
Mixed Recyclables	1,798	618
Aluminum	151	271
Shredded Paper	110	0
Total Recyclable Waste	30,871	27,257



Waste Traceability and Environmental Manifests

We maintain environmental manifests documenting the complete traceability of waste—from transportation and treatment to final disposal—demonstrating that all waste has been delivered to service providers authorized by the Secretariat of Environment and Natural Resources (SEMARNAT). These manifests serve as the Bank’s official legal documentation supporting its responsible waste management practices.

Social Commitment: Recycling with Purpose

Revenue generated from the sale of recyclable materials is donated to Fundación Azteca to support social impact initiatives. This model of social circularity transforms the Bank’s waste into value for the communities where we operate, directly connecting environmental management with the Grupo Salinas’ social commitment.

Electronic Waste Management

The lifecycle of technology equipment—including servers, desktop computers, laptops, telecommunications equipment, and other digital assets—is managed through service providers authorized by the Secretariat of Environment and Natural Resources (SEMARNAT). The process includes the recovery of components with commercial value, the safe disposal of components containing regulated substances (including lead, mercury, and cadmium), and documented traceability throughout the entire chain of custody.

Digital Banking Sustainability

We integrate sustainability across our digital strategy. The Bank’s technological transformation contributes to reducing its environmental impact in three ways: by digitalizing processes to eliminate paper use, migrating to cloud-based infrastructure to improve energy efficiency, and promoting digital banking to reduce customer travel.

Paperless Strategy

Banco Azteca operates a paperless strategy across 100% of its branches. Customer onboarding and product origination processes are fully digitalized through biometric authentication, electronic signatures, and online document validation, eliminating the need to print physical documentation for account opening, credit agreements, and recurring customer transactions.

We estimate the carbon dioxide emissions avoided by using digital banking instead of traveling to a branch. To do so, we analyze the number of customers who use these services and their distance to the nearest branch. Based on this information and statistics from the National Institute of Statistics and Geography (INEGI), we estimate how customers would have traveled (for example, by private vehicle, public transportation, or taxi) and the distance they would have traveled. We then use

data from official government sources to estimate the fuel and energy consumed during those trips and, consequently, the greenhouse gas emissions generated.

› Savings from the Paperless Strategy

Savings	2024	2025
Receipts and printed pages	195,640,967	219,559,899
Paper (kg)	728,722	804,620
Trees preserved	12, 389	13,679
Millions of Mexican Pesos	26.4	29.2

The migration of 68.2% of monetary transactions to digital channels has significantly reduced customer travel to branches, thereby lowering greenhouse gas emissions from both private and public transportation used by banking customers.

Cloud Technology Infrastructure

We continued advancing our technology transformation and investment strategy by migrating to cloud-based solutions and reducing our data centers’ electricity consumption by optimizing the use of shared servers operated by cloud providers that maintain higher standards of energy efficiency and renewable energy sourcing.

One Click and Digital Financial Inclusion Solutions

One Click onboarding solutions –available for account opening, digital loan origination, and recurring customer transactions– improve customer convenience while optimizing the use of material and energy resources by eliminating the need for repeated in-person visits to complete routine processes.



Sustainable Performance

Grupo Elektra

Tiendas Elektra

GS Motos

Banco Azteca

Servicios Financieros Especializados
Performance Indicators



Sustainable Performance

At Grupo Elektra, we have a series of instruments and policies in place to manage a wide range of topics:

› *Sustainability Policies*

- Commitment Statement to the United Nations Global Compact

› *Corporate Governance*

- Ethics, Integrity and Compliance Program (EICP)
- Code of Ethics
- Anti-Corruption Policy
- Information Security Policy

› *Social*

- Inclusion and Non-Discrimination Policy

› *Environmental*

- Climate Change Policy
- Energy Efficiency Policy
- Urban Solid Waste Management Manual
- Hazardous Materials and Resources Control Policy
- Waste Collection Policy for Distribution Centers (DCs) and Hubs

Grupo Elektra

Corporate governance

GRI 2-26, 205-2, 205-3

› Complaints received through Honestel

Topics	Tiendas Elektra	GS Motos	Banco Azteca	Grupo Elektra
Sexual harassment	34	15	16	65
Dishonesty, theft, fraud	106	2	20	128
Conflict of interest	20	1	9	30
Bad leader	416	43	206	665
Work Environment	117	7	54	178
Failure to comply with rules	171	10	48	229
Discrimination			1	1
Operations and processes	421	13	264	698
TOTAL NUMBER OF COMPLAINTS	1,285	91	618	1,994

CUSTOMER SATISFACTION

› Customer satisfaction index

2023	2024	2025
64.4%	63.4%	62.4%

› Representative sample

2023	2024	2025
374,948	416,885	758,854

Social Capital

Human Capital

› **Employees**

WORKFORCE

GRI 2-7, 2-8, 405-1

› Workforce by gender

Gender	Tiendas Elektra	GS Motos	Banco Azteca	Servicios Financieros Especializados	Total
Women	5,957	1,718	9,582	8,186	25,443
Men	9,492	2,951	3,756	11,076	27,275
Total	15,449	4,669	13,338	19,262	52,718

› Workforce by position

Job category	Women (W)	Men (H)	Total
Directors	116	338	454
Managers	1,767	2,064	3,831
Operatives and/or consultants	23,560	24,873	48,433
Total	25,445	27,275	52,718

› Workforce by age group

Business	<30 (W)	<30 (M)	30-50(W)	30-50	>50 (W)	>50 (M)
				(M)		
Tiendas Elektra	2,540	4,344	3,049	4,587	368	561
GS Motos (Italika)*	741	1,523	898	1,258	79	170
Banco Azteca	4,038	1,670	5,195	1,928	349	158
Servicios Fin. Especializados	3,100	4,674	4,712	5,942	374	460
Total	10,419	12,211	13,854	13,715	1,170	1,349

Note. The data presented considers Tiendas Elektra, GS Motos, Banco Azteca and Servicios Financieros Especializados.

Talent recruitment

GRI 401-1

› New hires

Age group	Women	Men
< 30 years of age	6,601	8,376
Between 30 and 50 years of age	3,623	3,565
> 50 years of age	536	404
Totals	10,760	12,345
Grand total	23,105	

› Separations

Age group	Women	Men
< 30 years of age	5,659	6,795
Between 30 and 50 years of age	3,508	3,720
> 50 years of age	216	238
Totals	9,383	10,753
Grand total	20,136	

› Turnover

Turnover Rate	
Total Turnover Rate	56.19%
Voluntary turnover rate	42.44%
Involuntary turnover rate	13.74%

› Talent development

Indicator	Number	Percentage
Women promoted	284	45%
Men promoted	348	55%
Total promotions	632	100%

Note. The data presented considers Tiendas Elektra, GS Motos, Banco Azteca and Servicios Financieros Especializados

Diversity and equal opportunities

GRI 405-1

› Representation of ethnic-racial groups.

Job category	Tiendas Elektra		GS Motos		Banco Azteca	
	Men	Women	Men	Women	Men	Women
Directors	0	0	0	0	1	0
Managers	46	22	0	0	18	10
Operational staff	177	110	10	11	231	250
Total	355		21		510	
Percentage of total workforce	1.9%	1.1%	0.2%	0.2%	1%	0.6%

Ethnic-Racial Groups by Job Category		Percentage
Directors		0.22%
Managers		2.51%
Operations		1.63%

› Representation of women in the workforce

Women's Representation	Number	Percentage
Women in executive man-agement	4	1.4%
Women in management posi-tions (2nd and 3rd line)	233	25%
Women in income-generating positions (such as sales)**	23,560	49%
Women in management posi-tions	1,768	46%
Women in operational positions	23,560	49%

Note. The data presented considers Tiendas Elektra, GS Motos, Banco Azteca and Servicios Financieros Especializados

Diversity indicators	Men	Women	Total 2025	Percentage of total workforce
People with disabilities	101	170	271	0.5%
LGBT+ community	759	607	1,366	2.6%

Training

GRI 404-1, FS4

› Training by job category

Job category	Women				Men			
	Employees	Trained	Hour of training	Average hours of training	Employees	Trained	Hour of training	Average hours of training
Directors	117	114	2,280	20	342	333	6,660	20
Managers	1,768	1,763	35,260	20	2,064	2,031	40,620	20
Operational staff	23,560	23,341	466,820	20	24,874	19,771	395,420	20
TOTAL	25,445	25,218	504,360	20	27,280	22,135	442,700	20

› Training by age group

Job category	Women			Men		
	Under 30 years of age	Between 30 and 50 years of age	More than 50 years of age	Under 30 years of age	Between 30 and 50 years of age	More than 50 years of age
Directors	0	89	25	0	216	117
Managers	174	1,431	158	216	1,633	182
Operational Staff	10,245	12,107	989	9,331	9,400	1,040
Total	10,419	13,627	1,172	9,547	11,249	1,399

› Percentage of employees trained

Percentage of people trained	Women	Men
Total employees %	99%	81%
Total people trained %	48%	42%

› Training Programs at Grupo Elektra 2025

Employee training programs to improve skills	Tiendas Elektra	Banco Azteca	GS Motos	Grupo Elektra
Time Management	105	54	10	169
Self-motivation	81	42	6	129
Effective communication	67	39	8	114
Creating experiences that leave a mark	48	29	7	84
Develop your personal brand for professional success	84	31	7	122
The Art of Discourse: Communicating to Connect (Effective Presentations)	68	46	6	120
Empowerment, feedback and conscious management	102	39	4	145
Gamestorming	29	24	1	54
Personal image of impact	46	28	4	78
Emotional intelligence	167	70	13	250
The Magic of Collaboration: Team Integration	86	33	3	122

Employee training programs to improve skills	Tiendas Elektra	Banco Azteca	GS Motos	Grupo Elektra
Stress management	104	36	4	144
Negotiation, persuasion and influence	56	23	5	84
Neuro-sales	115	32	6	153
Storytelling: stories for successful communication	41	38	4	83
Teamwork: the key to success	36	31	3	70
Your charisma and the new dimension of leadership	65	29	5	99
Sales, a relationship of value	91	31	4	126
Total	1,391	655	100	2,146

Performance evaluation

GRI 404-3

› Total Evaluations 2025

Job category	Women	Men	Total
Directors	103	279	382
Managers	1,676	1,927	3,603
Operators	18,288	18,982	37,270
Total	20,067	21,188	41,255

› Percentage of the 2025 workforce

Job category	Women	Men	Total
Directors	96%	93%	94%
Managers	99%	99%	99%
Operators	98%	99%	99%
Total	98%	99%	99%

› Employee satisfaction (NPS)

Year	2023	2024	2025
Total participants	237,442	231,064	245,141
Promoters	191,737	184,846	190,329
Passives	31,533	31,914	37,099
Detractors	14,172	14,304	17,713

› NPS by Gender

Gender	Participants	Promoters	Passives	Detractors	NPS	Variation 2025 vs. 2024
Women	101,902	81,039	14,930	5,933	73.7%	-2.1%
Men	143,239	109,290	22,169	11,780	68.1%	-4.4%

› Happiness Survey

Indicator	2023	2024	2025
Total participants	171,279	231,029	260,592
Happy	76,890	109,299	119,853
Satisfied	61,688	79,963	90,864
Dissatisfied	20,982	27,059	31,913
Unhappy	11,719	14,708	17,962

Natural Capital

› Energy consumption by business unit

GRI 302-1, 302-2, 302-3

Business Unit	GWh CFE	GWh Dragón (Renewable)	GWh Total
Tiendas Elektra	180.4	85.2	265.6
Banco Azteca	41.2	8.9	50.1
GS Motos	11.7	0.1	11.9
Baz entregas	4.1	3.1	7.2
Total Grupo Elektra	237.4	97.3	334.7

Emissions

GRI 305-1, 305-2, 305-3, 305-4

› Consolidated emissions 2025 (tCO₂e)

Business Unit	Scope 1	Scope 2 (market)	Total S1 + S2
Tiendas Elektra	6,775	80,104	86,879.7
Banco Azteca	10,893	18,288	29,181.3
GS Motos	2,215.5	5,209	7,424.9
Baz entregas	28,123	1,823	29,946.5
Total Grupo Elektra	48,007	105,425.4	153,432.4

› Emissions Intensity

Calculation Component	2025
Scope 1 Emissions (t CO ₂ e)	48,007
Scope 2 Emissions, Market-Based (t CO ₂ e)	105,425.4
Total Emissions S1 + S2, Market-Based (t CO ₂ e)	153,432.4
Consolidated Revenue (millions of pesos)	215,356
Emissions Intensity (t CO ₂ e / MXN million)	0.712

Tiendas Elektra

2025 Results

Indicator	Results
Active customers	1,804,502
Monthly active users (MAUs)	+1.1 million
Cumulative downloads of the Elektra App	3.72 million
Total transactions (web + app)	331,692
Number of Sales through the Elektra App	177,998
Orders Delivered	292,984
Home deliveries (81% of total)	236,737
Pick-up deliveries (19% of total)	56,247
Digital sales growth vs. 2024	+13%
Participation of the Elektra App in digital sales in Tiendas Elektra	50%
Elektra App sales made with digital loan	73% (+27% vs. 2024)

Customer satisfaction

Customer satisfaction index

2023	2024	2025
58.6%	58.2%	59.1%

Representative sample

2023	2024	2025
67,243	78,540	98,498

Supply chain

GRI 2-6, 204-1

Local and foreign suppliers

Business	Total number of foreign suppliers	Number of national suppliers	Amount paid to foreign suppliers	Amount paid to domestic sup-pliers
Hogar	20%	80%	7%	93%
Movilidad		100%		100%
Conectividad		100%		100%

Supplier Evaluation

GRI 308-1, 414-1

Type of assessment	Evaluated suppliers
Basic	73
Essential	130
Integral	403
Total	606

Social Capital

Human Capital

Employees

Workforce

GRI 2-7, 405-1

Workforce by gender

Gender	Total
Women	5,957
Men	9,492
Total	15,449

Workforce by position

Job category	Women	Men	Total
Directors	29	91	120
Managers	146	229	375
Operatives and/or consultants	5,782	9,172	14,954
Total	5,957	9,492	15,449

Workforce by age group

Under 30 years of age		Between 30 and 50 years of age		Over 50 years of age	
Women	Men	Women	Men	Women	Men
2,540	4,344	3,049	4,587	368	561
6,884		7,636		929	

Talent recruitment

GRI 401-1

New hires

New hires

Age group	Women	Men
< 30 years of age	2,672	2,996
Between 30 and 50 years of age	1,775	1,448
> 50 years of age	134	178
Totals	4,581	4,622
Grand total	9,203	

› Departures

Age group	Women	Men
< 30 years of age	2,672	3,817
Between 30 and 50 years of age	1,775	2,365
> 50 years of age	134	160
Totals	4,581	6,342
Grand total	10,923	

› Turnover

SASB CG-EC-330A.2, CG-MR-310A.2

Índice de rotación	
Total Turnover Rate	70.70%
Voluntary turnover rate	53.13%
Induced turnover rate	17.57%

› Talent development

Indicator	Number	Percentage
Total promotions	183	100%
Women promoted	102	55.74%
Men promoted	81	44.26%

Diversity and equal opportunities

GRI 401-1

› Representation of ethnic-racial groups

Job category	Men	Women
Ethnic-racial groups in leader-ship	0	0
Ethnic-racial groups in mana-gerial positions	46	22
Ethnic-racial groups in opera-tional positions	177	110
Total	223	132
Percentage of total workforce	2.3%	2.2%

Job category	Percentage
Ethnic-racial groups in managerial positions	18%
Ethnic-racial groups in operational positions	2%

› Diversity indicators

Diversity indicators	Men	Women	Total 2025	Percentage of total workforce
People with disabilities	34	28	62	0.4%
LGBT+ community	204	139	343	2.2%

› Representation of women in the workforce

Women's Representation	Number	Percentage
Women in executive man-agement	2	22%
Women in management positions (2nd and 3rd line)	27	23%
Women in income-generating positions (such as sales)**	5,782	39%
Women in management positions	146	39%
Women in operational positions	5,782	39%

Training

GRI 404-1

› Training by age group

Job category	Women			Men		
	Under 30 of age	Between 30 and 50 years of age	More than 50 years of age	Under 30 of age	Between 30 and 50 years of age	More than 50 years of age
Directors	0	23	6	0	54	37
Managers	10	127	9	20	183	26
Operational staff	2,530	2,899	353	1,900	1,912	298
Total	2,540	3,049	368	1,920	2,149	361

› Percentage of employees trained

Percentage of people trained	Women	Men
Total employees %	100%	49%
Total people trained %	56%	44%

› Training by job category

Job category	Women				Men			
	Employees	Trained	Hours of training	Average hours of training	Em-ployees	Trained	Hours of training	Average hours of training
Directors	29	29	580	20	91	91	1,820	20
Managers	146	146	2,920	20	229	229	4,580	20
Operatives and administrative	5,782	5,782	115,640	20	9,172	4,130	86,200	20
Total	5,957	5,957	119,140	20	9,492	4,450	92,600	20

Training Programs at Tiendas Elektra 2025

› Regulatory training

Employee training programs to improve skills	Number of employees trained	Number of hours taught
Prevention of money laundering and terrorist financing	15,449	40 min individual 10,333 hours
Ethics, Integrity & Compliance Program	15,449	40 min individual 10,333 hours
Civil Protection Training Program	15,449	40 min individual 10,333 hours
Protection of personal data and ARCO rights	15,449	40 min individual 10,333 hours
Zero tolerance for sexual harassment	15,449	40 min individual 10,333 hours

› Institutional training

Employee training programs to improve skills	Number of employees trained	Number of hours taught
AI Simulator Living Our Culture	15,387	30 min individual 7,693 hrs

› Specialized training

Employee training programs to improve skills	Number of employees trained	Number of hours taught
Individual Development Plan	146	48 horas
Top Corporate Talent	53	12 horas
Neuroscience Workshop	234	12 horas
Training Investment 2025	\$11,500,000	

Performance evaluation

GRI 404-3

› Total Evaluations 2025

Job category	Women	Men	Total
Directors	26	67	93
Managers	124	186	310
Operators	4,124	7,031	11,155
Total	4,274	7,284	11,558

› Percentage of the 2025 workforce

Job category	Women	Men	Total
Directors	90%	74%	78%
Managers	82%	81%	81%
Operators	70%	76%	74%
Total	71%	76%	74%

› Results of the Employee Satisfaction Index, NPS

Year	2023	2024	2025
Promoters	40,814	130,788	111,959
Passives	5,666	21,739	18,424
Detractors	2,405	9,214	7,131
Total participants	48,885	161,741	137,514

› Employee Index, NPS by Gender

Gender	Participants	Promoters	Passives	Detractors	NPS	Variation 2025 vs. 2024
Women	79,135	65,098	10,253	3,784	77.5%	0.3%
Men	58,379	46,861	8,171	3,347	74.5%	1.4%

› Happiness Survey

Indicator	2023	2024	2025
Total participants	140,016	162,128	137,516
Happy	65,437	77,565	67,926
Satisfied	48,738	54,671	44,582
Dissatisfied	16,592	19,142	15,861
Unhappy	9,249	10,750	9,147

Natural Capital

ENERGY

GRI 302-1, 302-2, 302-3, 305-1, 305-2, 305-3, 305-4, 305-5

› Fuel consumption (GJ)

Diesel	Gasoline	LP Gas	Total Energy (GJ)
39,316	40,215	4,069	83,600

› Fuel Consumption (L)

Diesel	Gasoline	LP Gas	Total Energy (L)
1,080,942.11	1,213,057.46	144,343.28	2,438,343

› Scope 1: Direct Fuels

Diesel	Gasoline	LP Gas	Total Scope 1 (TonCO ₂)
2,958.35	2,851.95	264.02	6,775

› Scope 2: Electricity consumption and emissions

GWh CFE	GWh Dragón	Total GWh	% Renewable
189.4	85.2	265.6	32.1%

Calculation component	2025
Scope 1 emissions (t CO ₂ e)	6,775
Emissions Scope 2 market-based (t CO ₂ e)	80,104
Total emissions S1 + S2 market-based (t CO ₂ e)	86,879.7
Emissions intensity (t CO ₂ e / mdp)	1.11

› Scope 3

Emissions (tonCO ₂ eq)			
Year	2023	2024	2025
Scope 3 Emissions	176.13	577.63	671.94
Coverage	Mexico	Mexico	Mexico
Source of emissions	Flights	Flights	Flights

› Water consumption (m³)

2023	2024	2025
134,536	140,596	140,486

› Waste

GRI 306-3, 306-4, 306-5

Waste not destined for disposal, broken down according to its decomposition - Corporate

Waste	2024 (kg)	2025 (kg)
Aluminum	151	271
Cardboard	24,715	21,715
Mixed	1,798	618
PET	4,097	4,653
Shredding	110	0
Total	30,871	27,257

› Investment in technology

Type	2023	2024	2025
Air Conditioning	\$8,064,429	\$49,961,617	\$42,739,432
Lighting	\$4,672,428	\$11,204,967	\$8,570,476
Total	\$12,736,857	\$61,166,583	\$51,309,908

GS Motos

Performance indicators

CUSTOMER SATISFACTION

› Customer Satisfaction Index (NPS)

2023	2024	2025
42.3%	65.3%	69.2%

› Representative sample

2023	2024	2025
1,163	16,944	17,328

› Customer satisfaction by brand

Brand	Promoter	Passive	Detractor	Total	% Promoter	% Passive	% Detractor	NPS
Italika	704	144	71	919	76.6%	15.7%	7.7%	68.9%
Hero	36	15	2	53	67.9%	28.3%	3.8%	64.2%
Benelli	21	3	0	24	87.5%	12.5%	0%	87.5%
Morbidelli	4	0	0	4	100%	0%	0%	100%
Total	765	162	73	1,000	76.5%	16.2%	7.3%	69.2%

Region	Promoter	Passive	Detractor	Total	% Promoter	% Passive	% Detractor	NPS
North	78	13	2	93	83.9%	14%	2.2%	81.7%
North Pa-cific	103	18	8	129	79.8%	14%	6.2%	71.6%
Bajío	106	25	7	138	76.8%	18.1%	5.1%	71.7%
Southeast	130	33	8	171	76%	19.3%	4.7%	71.3%
South Pacific	105	22	14	141	74.5%	15.6%	9.9%	64.5%
Center	146	33	19	198	73.7%	16.7%	9.6%	64.1%
Gulf	97	18	15	130	74.6%	13.8%	11.5%	63.1%
Total	765	162	73	1,000	76.5%	16.2%	7.3%	69.2%

Supply chain

GRI 2-6, 204-1

› Local and foreign suppliers

Local suppliers	Foreign suppliers	Amount paid to local suppliers	Amount paid to for-eign suppliers
91%	9%	23%	77%

› Supplier Evaluation

GRI 308-1, 414-1

Type of assessment	Evaluated Providers
Basic	33
Essential	68
Integral	173
Total	274

› Service Center NPS

Service Centers	NPS 2023	NPS 2024	NPS 2025
1,035	64.4%	62.2%	69.2%

Social Capital
Human Capital

› Employees
WORKFORCE

GRI 2-7, 405-1

› Workforce by gender

Gender	Total
Women	1,718
Men	2,951
Total	4,669

› Workforce by position

Job category	Women	Men	Total
Directors	3	23	26
Managers	13	51	64
Operatives and/or consultants	1,702	2,877	4,579
Total	1,718	2,951	4,669

› Workforce by age group

Under 30 years old		Between 30 and 50 years old		Over 50 years old	
Women	Men	Women	Men	Women	Men
741	1,523	898	1,258	79	170
2,264		2,156		249	

Talent recruitment

GRI 401-1

› New hires

Age group	Women	Men
Less than 30 years old	621	1,259
Between 30 and 50 years old	416	363
More than 50 years old	16	24
Total	1,053	1,646
Grand total	2,699	

› Departures

Age group	Women	Men
Less than 30 years old	621	1,219
Between 30 and 50 years old	416	446
More than 50 years old	16	33
Total	1,053	1,698
Grand total	2,751	

› Turnover

Turnover Rate	
Total Turnover rate	58.92%
Voluntary turnover rate	43.65%
Induced turnover rate	15.27%

› Talent development

Indicator	Number	Percentage
Women promoted	35	54%
Men promoted	30	46%
Total promotions	65	100%

Diversity and equal opportunities

GRI 405-1

› Representation of ethnic-racial groups

Job category	GS Motos	
	Men	Women
Ethnic-racial groups in executive management	0	0
Ethnic-racial groups in managerial positions	0	0
Ethnic-racial groups in operational positions	10	11
Total	10	11
Percentage of total workforce	0.3%	0.6%

Job category	Percentage
Ethnic-racial groups in operational positions	0.5%

› Diversity indicators

Diversity indicators	Men	Women	Total 2025	Percentage of total workforce
People with disabilities	3	9	12	0.2%
LGBT+ community	18	12	30	0.6%

› Women representation in workforce

Women's Representation	Number	Percentage
Women in executive management	0	NA
Women in management positions (2nd and 3rd line)	3	12%
Women in incomegenerating positions (such as sales)**	1,702	37%
Women in management positions	13	20%
Women in operational positions	1,702	37%

Training

GRI 404-1, FS4

› Training by age group

Job category	Women			Men		
	Under 30 years	Between 30 and 50 years	More than 50 years	Under 30 years	Between 30 and 50 years	More than 50 years
Directors	0	0	0	0	10	4
Managers	0	8	13	0	15	3
Operators	741	663	79	1,282	1,202	152
Total employees	741	671	92	1,282	1,227	159

› Percentage of employees trained

Percentage of people trained	Women	Men
Total employees	87%	90%
Total people trained	36%	64%

› Training by Job Category

Job Category	Women				Men			
	Employees	Trained	Training Hours	Average Training Hours	Employees	Trained	Training Hours	Average Training Hours
Directors	3	0	0	20	23	14	280	20
Managers	13	8	160	20	51	18	360	20
Operational staff	1,702	1,483	29,660	20	2,877	2,636	52,720	20
Total	1,718	1,491	29,820	20	2,951	2,668	53,360	20

Training investment 2025:	\$2,518,995.85
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Performance evaluation

GRI 404-3

› Total Evaluations 2025

Job category	Women	Men	Total
Directors	2	20	22
Managers	13	49	62
Operational staff	650	1,381	2,031
Total	665	1,450	2,115

› Percentage of the 2025 workforce

Job category	Women	Men	Total
Directors	67%	87%	85%
Managers	100%	96%	97%
Operational staff	38%	48%	44%
Total	38%	49%	45%

› Results of the Employee Satisfaction Index, NPS

Year	2025	2024	2023
Total participants	14,877	12,670	6,542
Promoters	8,927	8,144	4,603
Passives	3,834	3,068	1,299
Detractors	2,116	1,458	640

› NPS results by Gender

Gender	Participants	Promoters	Passives	Detractors	NPS	Variation 2025 vs. 2024
Women	5,424	3,154	1,534	736	44.6%	-6.6%
Men	9,453	5,773	2,300	1,380	46.5%	-7.1%
Total	14,877	8,927	3,834	2,116	45.8%	-6.9%

› Happiness Survey

Indicator	2023	2024	2025
Total participants	7,762	12,670	14,877
Happy	1,774	2,941	3,305
Satisfied	3,574	5,553	6,219
Dissatisfied	1,532	2,614	3,332
Unhappy	882	1,562	2,021

Natural Capital

GRI 302-1, 302-2, 302-3, 305-1, 305-2, 305-3, 305-4, 305-5

› Fuel consumption (Gj)

Diesel	Gasoline	LP Gas	Total Energy (Gj)
0	21,279	10,897	32,176

› Fuel Consumption (L)

Diesel	Gasoline	LP Gas	Total Energy (L)
0	641,857.26	386,594.66	1,028,451.92

› Scope 1: Direct fuels

Diesel	Gasoline	LP Gas	Total Scope 1 (TonCO ₂)
0	1,509	707	2,215.5

› Scope 2: Electricity consumption and emissions

GWh CFE	GWh Dragón	Total GWh	% Renewable
11.7	0.1	11.9	1%

Calculation component	2025
Scope 1 emissions (tCO ₂ e)	2,215.5
Emissions Scope 2 market-based (tCO ₂ e)	5,209
Total emissions S1 + S2 market-based (tCO ₂ e)	7,424.9
Emissions intensity (t CO ₂ e / mdp)	0.1

› Scope 3

Emissions (tonCO ₂ eq)			
Year	2023	2024	2025
Scope 3 Emissions	59.53	138.12	23.12
Coverage	Mexico	Mexico	Mexico
Source of emissions	Flights	Flights	Flights

› Water consumption (m³)

2023	2024	2025
25,433	24,233	46,694

› Investment in technology

Type	2023	2024	2025
Air Conditioning	\$420,367	\$435,794	\$66,661
Lighting	\$738,475	\$7,013,141	\$0
Total	\$1,158,842	\$7,448,935	\$66,661

› Waste

GRI 302-1, 302-2, 302-3, 305-1, 305-2, 305-3, 305-4, 305-5

Waste not destined for disposal, broken down according to its decomposition ITK Ensamblika			
Waste	2023 (kg)	2024 (kg)	2025 (kg)
Cardboard	6,671,789	8,069,179	9,097,100
Styrofoam	100,469	141,379	227,370
Scrap Metal	583,080	760,390	707,840
Wood	1,092,940	1,426,469	1,358,520
Foam	1,317,940	2,226,950	2,254,670
Scrap Line	90,280	54,270	54,210
Aluminum	16,902	18,700	16,450
Plastic	14,035	9,300	18,160
Cable	740	760	4,740
Total	9,888,175	12,707,397	13,739,060

Ensamblika Guadalajara

› Waste generated

GRI 306-3

Type of waste	Total Weight (metric tons)
Hazardous waste	4.4
Non-hazardous waste	56.1

› Non-hazardous waste

Type of waste	Total Weight (metric tons)
Another recovery process	56.18

› Hazardous waste

Type of waste	Total Weight (metric tons)
Another recovery process	4.4

Ensamblika Toluca

› Waste generated

GRI 306-3

Type of waste	Total Weight (metric tons)
Hazardous waste	5
Non-hazardous waste	84.2

› Non-hazardous waste

Type of waste	Total Weight (metric tons)
Recycling	42.4
Another recovery process	41.7

› Hazardous waste

Type of waste	Total Weight (metric tons)
Another recovery process	5

› Waste not destined for disposal

GRI 306-4

Broken down according to their composition

Type of waste	Total Weight (metric tons)
Wood	23.5
Cardboard	13
Plastic Film	4.7
Plastic bottles	1
Recycling	42.4ton

› Waste destined for disposal

GRI 306-5

Type of waste	Total Weight (metric tons)
Incineration (without energy recovery)	5
Other Removal Operations	41.7

Road Safety

GRI 2-4, 403-5, 403-9, 403-10

SASB TR-AU-310A.2

› Evolution of the accident rate derived from training in road culture, 2019-2025

Year	Number of accidents	Variation vs previous year
2025	3,071	-5%
2024	3,234	-10%
2023	3,559*	-1%
2022	3,567	-1%
2021	3,570	-13%
2020	4,076	-34%

*In the 2023 Sustainability Report we reported 3,359 accidents for 2023, however, the correct data is 3,559 accidents.

› Severity of accidents

Year	Very serious accidents	Serious accidents	Minor accidents	Fatalities	Total accidents	Headcount	Index (%)*
2025	6	212	2,844	9	3,071	11,595	26.4%
2024	5	170	3,049	10	3,234	12,503	25.8%
2023	11	215	3,317	16	3,559	12,416	28.6%

*Accidents between workforce.

Banco Azteca

Performance Indicators

› Territorial coverage and presence in vulnerable areas

GRI FS13

Indicator	Value
Total touchpoints	+1,900
Municipalities served	800
ATMs	2,865
Contact points in localities with less than 10,000 inhabitants (INEGI)	224
Municipalities where Banco Azteca is the only private financial institution	213
Branches in municipalities with moderate poverty	1,266
Branches in municipalities with no predominant poverty level	741
Branches in municipalities with extreme poverty	10
International operation	Guatemala, Honduras, Panamá



CUSTOMER SATISFACTION

› Customer Satisfaction Index (NPS)

2023	2024	2025
64.3%	63.1%	61.8%

› Representative sample

2023	2024	2025
307,705	376,222	307,705

Supply chain

GRI 2-6, 204-1

› Local and foreign suppliers

National suppliers	Foreign suppliers	Amount paid to domestic suppliers	Amount paid to foreign suppliers
95%	5%	89%	11%

› Supplier Evaluation

GRI 308-1, 414-1

Type of assessment	Evaluated Providers
Basic	47
Essential	88
Integral	338
Total	473

Social Capital
Human Capital

› Employees

WORKFORCE

GRI 2-7, 405-1

› Workforce by gender

Gender	Total
Women	9,582
Men	3,756
Total	13,338

› Workforce by position

Position	Women	Men
Directors	44	97
Managers	155	191
Operations	9,383	3,468
Total	9,582	3,756

› Workforce by age group

Age Range	Directors	Managers	Operations
< 30 years old	0	26	5,682
Between 30 and 50 years of age	98	281	6,744
> 50 years old	43	39	425
Total	141	346	12,851

› Women

Age Range	Female Directors	Managers	Operations
< 30 years old	0	17	4,021
Between 30 and 50 years of age	34	123	5,038
> 50 years old	10	15	324
Total	44	155	9,383

› Men

Age Range	Male Directors	Managers	Operations
< 30 years old	0	9	1,661
Between 30 and 50 years of age	64	158	1,706
> 50 years old	33	24	101
Total	97	191	3,469

› Workforce by location

Country	Total
México	13,338
Guatemala	3,709
Honduras	2,220
Panamá	328

Talent attraction and retention

› New hires

GRI 2-7, 401-1, 405-1

Age	Women	Men
Less than 30 years old	2,652	1,125
Between 30 and 50 years of age	1,050	306
More than 50 years old	37	24
Total	3,739	1,455
Total	5,194	

› Vacancies filled by internal candidates

Total vacancies filled by internal candidates	481
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› Internal promotions

Women	70
Men	96
Total promotions	166

› Departures

Age	Women	Men
Less than 30 years old	2,045	846
Between 30 and 50 years of age	1,161	454
More than 50 years old	61	33
Total	3,267	1,333
Total	4,600	

Diversity

GRI 405-1 SASB FN-AC-330A.1

› Representation of racial/ethnic groups

Job Category	Men	Women
Ethnic-racial groups in executive management	1	0
Ethnic-racial groups in managerial positions	18	10
Ethnic-racial groups in operational positions	231	250
Total	250	260
Percentage of the workforce by gender	3%	7%

› Representation of women in workforce

Women's Representation	Number	Percentage
Women in executive management	2	1.4%
Women in management positions (2nd and 3rd line)	43	1%
Women in income-generating positions (such as sales)**	9,383	73%
Women in management positions	156	45%
Women in operational positions	9,383	73%

› Representation of people with disabilities and LGBT+

	Women	Men	Total	Percentage of Workforce
People with disabilities	133	64	197	1.5%
People from the LGBT+ community	456	537	993	7.4%

Training

GRI 404-1, FS4

› Training by job category

Job category	% Trained	% Women	% Men	Total hours
Directors	100%	31%	69%	2,900
Managers	100%	45%	55%	6,940
Operational staff	100%	73%	27%	257,580
Total internos capacitados	100%	72%	28%	267,420

› Integrity training

Theme	Number of employees	Number of hours
Human Rights	664	332
Non-discrimination	664	332
Harassment	13,060	6,680
Data protection	12,979	25,958
Ethics, Integrity and Compliance Program (PEIC)	11,790	5,895
Anti-Money Laundering	13,223	26,446
Environment	919	459.5

› Programs by Training Type

Type	Program	Trained collaborators	Hours taught
Regulations	Anti-Money Laundering (AML)	13,229 (99%)	26,452
Regulations	Ethics, Integrity and Compliance Program (PEIC)	11,790 (88%)	5,895
Institutional	Induction to Grupo Salinas · Values and Behaviors	12,636 (96%)	6,318
Technique	Growing Together · Principles for High Performance 2.0	186 (1.4%)	3,691
Specialized	Developers / RED	173 (1.3%)	10,537

› Training by topic

Theme	Course	Trained collaborators	Hours taught
Anti-Money Laundering	Anti-Money Laundering 2025	13,223 (99%)	26,446
Harassment	Zero Tolerance for Sexual Harassment	13,060 (98%)	6,680
Data protection	Data management and correct use	12,979 (97.3%)	12,979
Anti-Corruption / Conflict of Interest	PEIC – Ethics, Integrity and Compliance Program	11,790 (88.4%)	5,895
Environment	Environment	919 (6.9%)	459.5
Human rights	Human Rights	664 (5%)	332
Non-discrimination	Human Rights	664 (5%)	332

Training Investment 2025	\$36,304,318
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Risk Management Training and Culture

› Programs by specialized area

Area	Program	Participants
Credit Risk Department	Mandatory Normative Courses · Programming applied to data analysis (SQL) · Annual Credit Risk Webinar · Courses focused on risk prevention and management.	16
Operational Risk Management	'Operational and Technological Risk Management' aimed at Treasury staff (10 hours online).	78
Financial Risk Management	Specialized webinars on market, liquidity and balance sheet risks, to strengthen understand- ing in different areas of the bank.	150
ABM Symposium	Risk Management Symposium of the Association of Banks of Mexico – regulatory trends and best practices.	12

› Visualizing Operational Risk Cultures

Operational Risk Culture Material	Visualizations
Risk factors and categories	22,398
Risk Management Process	13,316
Structure and lines of defense	13,022
Fundamental concepts	10,189
Cumulative total	58,925

› Performance evaluation

GRI 2-4,404-3

Job category	Women	Men	Total
Directors	40	87	127
Managers	150	181	331
Operators	7,882	2,845	10,727
Total	8,072	3,113	11,185

› Employee Satisfaction (NPS)

Indicator	2024	2025	Variation
Employees	14,209	13,338	-864
Promoters (79.1% / 76.6%)	11,237	10,219	-1,018
Passives (14.1% / 14.3%)	1,999	1,911	-88
Detractors (6.8%/9.1%)	973	1,215	+242
Employee NPS	72.2%	67.5%	-4.7 pp

Social impact
Program coverage in 2025

Aprende y Crece

› Mexico Results by Channel and Program

Channel / Program	Beneficiaries/Scope 2025
Face-to-face workshops	1,211,180
Learn and Grow website	1,100,348
National Financial Literacy Week (SNEF)	86,421
YouTube channel – views	70,117 (13,832 subscribers)
E-learning platform	39,380 (20% completion rate)
State Financial Education Week (SEFIME)	30,645
Financial education for customers	5,000
Women GS	665

› Beneficiaries by country

Country	Beneficiaries	% women	Webinars
México	+2,451,161	55%	–
Guatemala	114,727	60%	5
Honduras	57,483	60%	42
Panamá	8,342	60%	12

› Mexico 2025 breakdown by age and gender

Age group	Women	Men
Less than 15 years old	53,926	11,030
Ages 15-29	579,700	485,330
Ages 29-59	444,886	408,118
60 years or older	269,628	198,544
Total	1,348,139	1,103,022

› Break down market share by product

Product	Multiple Banking System (MXN million)	Banco Azteca (MXN million)	Market share	Market position
Credit card	\$526,536	\$6,225	1.18%	9
Payroll	\$436,751	\$1,887	0.43%	9
Auto	\$287,716	\$26	0.009%	11
Personal	\$286,194	\$89,937	31.42%	1
Durable goods financing	\$47,026	\$45,805	97.40%	1
Other consumer credit	\$3,838	\$2,430	63.32%	1
Total consumer	\$1,641,661	\$146,310	8.91%	3

Notes:
Consumer credit (Total): Banco Azteca grew 13.55% year-over-year versus 12.04% for the system, gaining 11 bps of market share (8.79% → 8.91%) and holding position 4.
Personal loans: Banco Azteca remains the system's largest provider of personal loans and gained 152 bps of market share (29.90% → 31.42%).
Credit cards: Banco Azteca's credit card portfolio fell 20.02% versus 9.61% growth for the system, losing 44 bps of market share (1.62% →1.18%) and dropping from position 8 to 9.
Auto loans: The auto loan portfolio grew 188.9% (from a marginal base of \$9 million) versus 20.87% for the system, moving up from position 13 to 11, although its market share remains minimal (0.009%).
Payroll loans: Banco Azteca contracted 6.07% versus 8.86% growth for the system, losing 7 bps of market share (0.50% → 0.43%) and holding position 9.
Durable goods financing: Banco Azteca is the absolute market leader, with market share virtually unchanged (97.42% → 97.40%); the system and the bank grew at nearly identical rates (9.07% and 9.05%), reflecting this product's integration with Elektra's business model.
Other consumer credit: Banco Azteca leads the category and expanded its dominance from 54.78% to 63.32% (+854 bps), driven by a 23.85% increase in its portfolio versus 7.15% for the system.

› Consumer credit results (mobility, home and connectivity)

Concept	2025 Results
Total Portfolio Balance	\$20,668.84 million pesos
Portfolio balance Connectivity	\$9,416.01 million pesos
Household Portfolio Balance	\$8,760.30 million pesos
Marketplace Portfolio Balance	\$114.13 million pesos
Mobility portfolio balance	\$46.35 million pesos
Number of customers served	3,426,049
Women	1,701,404
Men	1,724,645

› Pledge loan

Concept	2025 Results
Portfolio balance	\$6,563.73 million pesos
Number of customers served	409,950
Women	294,638 (71.9%)
Men	115,312
Number of accounts	88,251

› Other lines of credit

Product	Portfolio balance (mdp)	Customers	% women
Pensioned loans	\$1,297.30	48,798	33.7%
Auto Loans	\$22.44	205	44.9%
Salary loan	\$506.40	58,686	33.8%

Products
Deposits

› Total clients by gender

(Figures expressed in millions of customers)

	2023	2024	2025
Women	16.5	13.5	15.7
Men	14.2	11.7	13.3
Number of clients served	30.7	25.2	29

Note: The following products were included when consolidating the deposit-taking figures: Guardadito, Guardadito Digital, Guardadito Migrante, Banco Azteca Vas (Mi Débito), Somos Débito, Azteca Débito Negocio, and Guardadito Kids.

› Total customers by age group

(Figures expressed in millions of customers)

Age group	2023	2024	2025
30 or <30 years old	14.3	7.5	9.1
31 to 45 years old	7.8	8.6	11.3
46 to 59 years old	5.1	5.7	7.4
60 or >30 years old	3.5	3.4	4.6

Inclusive Deposit-taking

SASB FN-CB-240A.3

Portfolio of recruitment products to reduce the digital divide and promote financial inclusion.

› Products that drive financial inclusion

Product	Accounts in 2023	Accounts in 2024	Accounts in 2025
Guardadito	17,177	31,619,173	21,277,303
Guardadito digital	7,767.9	8,438,651	9,020,067
Guardadito kids	250.7	255,889	263,291
Guardadito Amigo Migrante	1.2	48,498	205,476
(Mi Débito) Banco Azteca Vas	509.4	595,294	634,638
Nómina	2,216.2	2,714,925	3,187,693

› High-value products

Product	Accounts in 2023	Accounts in 2024	Accounts in 2025
Cuenta Somos (Women)	400.4	562,659	721,002
Business Debit	221.3	222,591	243,243
Debito Azteca	344.5	374,088	407,178

› Investment products

Product	Accounts in 2025
Inversión Azteca	422,467
Plazo Azteca	310,823
Inversión Azteca Creciente	106,640

Credit

› Cash and Personal Loans

Concept	2025 Results
Portfolio Balance	\$66,252.42 million pesos
Number of customers served	4,000,006
Breakdown of clients served (female)	2,130,561
Breakdown of customers served (men)	1,869,445

› Customers broken down by age group

Age group	Total customers
30 or <30 years old	971,420
31 to 45 years old	1,434,625
46 to 59 years old	1,080,634
60 or >60 years old	513,327

› Pensioned loans

Concept	2025 Results
Portfolio Balance	\$1,297.30 million pesos
Number of customers served	44,798
Breakdown of clients served (female)	15,694
Breakdown of customers served (men)	29,104
Total Accounts	93,038

› Auto Loans

Concept	2025 Results
Portfolio Balance	\$22.44 million pesos
Number of customers served	205
Breakdown of clients served (female)	92
Breakdown of customers served (men)	113

› Customers broken down by age group

Age group	Total customers
30 or <30 years old	28
31 to 45 years old	97
46 to 59 years old	65
60 or >60 years old	15
Total	205

› Consumer Credit (mobility, home and connectivity)

Concept	2025 Results
Mobility Portfolio Balance	\$46.35 million pesos
Connectivity Portfolio Balance	\$9,416.01 million pesos
Household Portfolio Balance	\$8,760.30 million pesos
Marketplace Wallet Balance	\$114.13 million pesos
Breakdown of clients served (female)	1,701,404
Breakdown of customers served (men)	1,724,645

› Customers broken down by age group

Age group	Total customers
30 or <30 years old	1,125,825
31 to 45 years old	1,269,647
46 to 59 years old	748,779
60 or >60 years old	281,798

› Pledge loan

Concept	2025 Results
Portfolio Balance	\$6,563.73 million pesos
Number of customers served	409,950
Breakdown of clients served (female)	294,638
Breakdown of customers served (men)	115,312
Number of accounts	880,251

› Customers broken down by age group

Age group	Total customers
30 or <30 years old	57,928
31 to 45 years old	159,548
46 to 59 years old	131,319
60 or >60 years old	61,155

› Salary loan

Concept	2025 Results
Portfolio Balance	\$506.40 million pesos
Number of customers served	58,686
Breakdown of clients served (female)	19,764
Breakdown of customers served (men)	38,862
Number of accounts	72,869
Percentage of accounts held by women	33.8%

› Customers broken down by age group

Age group	Total customers
30 or <30 years old	20,777
31 to 45 years old	25,155
46 to 59 years old	10,081
60 or >60 years old	2,673

› Digital banking

Concept	2025 Results
Number of customers	27.7 million
Number of active customers	12 million
Number of credits placed on the dig-ital channel	4.7 million
Number of annual transactions	8,919 million

› Digital payment channels

Channel	Cumulative 2025
Automatic Charging	9,105,128
App	129,435,983
Pay easy app	2,050,866
Total	140,591,977

Business Banking

SASB FN-CB-000.A, FN-CF-000.A, FN-CF-000.B, FN-IB-000.B

› Deposits

Concept	2023	2024	2025
Number of customers served (thousands)	8.2	6.2	9.8
Loans and credits (number of contracts)	13.2	19.5	38 mil

Indicator	2025
Deposits customers served	9,845
Business Checking & Savings Accounts	38,000
Credit customers served	55
Loans and credits (number of contracts)	67

› Credit

GRI FS6, FS7 SASB FN-CB-000.B FN-CB-240A.1 FN-CB-240A.2

Concept	2023	2024	2025
Number of customers served	56	52	55
Loans and credits (number/ contracts)	97	92	67 lines of credit 67 contracts

› Sustainable Finance (Environmental and Social)

FN-IB-410A.2, GRI FS8

Year	Amount of financing (million pesos)
2023	\$ 7,221.96
2024	\$4,862.47
2025	\$4,366

Natural Capital

GRI 302-1, 302-2, 302-3, 305-1, 305-2, 305-3, 305-4, 305-5

› Fuel consumption (GJ)

Diesel	Gasoline	LP Gas	Total Energy (GJ)
—	153,603	—	153,603

› Fuel Consumption (L)

Diesel	Gasoline	LP Gas	Total Energy (L)
-	4,633,300	-	4,633,300

› Scope 1: Direct fuels

Diesel	Gasoline	LP Gas	Total Scope 1 (TonCO2)
—	10,893.1	—	10,893

› Scope 2: Electricity consumption and emissions

GWh CFE	GWh Dragon	Total GWh	% Renewable
41.2	8.9	50.1	17.8%

Calculation component	2025
Scope 1 emissions (tCO ₂ e)	10,893
Emissions Scope 2 market-based (tCO ₂ e)	18,288
Total emissions A1 + A2 market-based (tCO ₂ e)	29,181.3
Emissions intensity (tCO ₂ e / mdp)	0.17

› Scope 3

Emissions (tonCO2eq)			
Year	2023	2024	2025
Scope 3 Emissions	51.01	191.65	517.26
Coverage	Mexico	Mexico	Mexico
Source of emissions	Flights	Flights	Flights

› Water consumption (m3)

2023	2024	2025
158,684	158,212	156,795

› Investment in technology (MXN)

Type	2023	2024	2025
Air Conditioning	\$1,805,004	\$10,998,519	\$29,940,683
Lighting	\$143,225	\$1,248,744	\$306,962
Total	\$1,948,228	\$12,247,263	\$30,247,645

Servicios Financieros Especializados

Performance Indicators

Social Capital

Employees

WORKFORCE

GRI 2-7, 2-8, 405-1

› Workforce by gender

Gender	Total
Women	8,186
Men	11,076
Total	19,262

› Workforce by position

Position	Women	Men
Directors	40	127
Managers	1,453	1,593
Operations	6,693	9,356
Total	8,186	11,076

› Workforce by age group

Age Range	Directors	Managers	Operations
< 30 years old	0	334	7,440
Between 30 and 50 years of age	117	2,450	8,087
> 50 years old	50	262	522
Total	167	3,046	16,049

› Women

Age Range	Female Directors	Managers	Operations
< 30 years old	0	147	2,953
Between 30 and 50 years of age	32	1,173	3,507
> 50 years old	8	133	233
Total	40	1,453	6,693

› Men

Age Range	Male Directors	Managers	Operations
< 30 years old	0	187	4,487
Between 30 and 50 years of age	85	1,277	4,580
> 50 years old	42	129	289
Total	127	1,593	9,356

Talent attraction and retention

› New hires

GRI 2-7, 401-1

Age	Women	Men
< 30 years old	1,447	4,116
Between 30 and 50 years of age	669	1,410
> 50 years old	25	31
Total	2,141	5,557
Total	7,728	

› Vacancies filled by internal candidates

Total vacancies filled by internal candidates	798
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› Internal promotions

Women	77
Men	141
Total promotions	218

› Casualties

Age	Women	Men
< 30 years old	321	913
Between 30 and 50 years of age	156	455
> 50 years old	5	12
Total	482	1,380
Total	1,862	

Seguros Azteca y Seguros Azteca Daños (Life & Health / Property & Casualty Insurance)

› Seguros Azteca

Indicator	2023	2024	2025
Market share by product/service	0.86%	0.67%	0.64%
Number of clients served	6,599,962	6,979,515	6,747,463
Number of active property & casualty policies	943,441	1,080,676	1,072,530
Number of in-force life insurance policies	5,651,301	5,902,050	5,674,933

› Number of current policies

SASB FN-IN-000.A

Type of policies	2023	2024	2025
Automobile	265.992	301,300	361,934
Personal Accidents	477.301	528,79	439,614
Life	5.651.301	5,898,839	190,012
Migrant	5.220	2,174	0
Women's protection	87.082	111,336	116,303
Protection of heart attacks	67.683	100,703	117,213
Medical Coverage	40.905	34,976	36,649
COVID Protection	4.121	1,038	0
Various risks	357	358	817
Total	6.599.962	6,979,515	1,262,548

› Total value of premium issued (millions of pesos)

Type of policies	2023	2024	2025
Automobile	342.443.779	449,398,878	643,756,927.88

Type of policies	2023	2024	2025
Personal Accidents	74.143.685	262,076,570	134,742,021.29
Life	4.344.272.774	3,327,093,116	2,993,213,281.76
Migrant	1.444.650	617,022	0
Women's protection	22.546.014	29,023,660	30,135,123.12
Protection of heart attacks	17.521.257	26,280,774	30,366,221.70
Medical Coverage	12.842.745	15,175,200	147,822,260.09
COVID Protection	1.537.016	435,584	0
Various risks	1.587.278.504	1,828,241,351	1,562,016,701.70
Total	6.410.360.265	5,938,342,154	6,104,863,153.45

› 3. Afore Azteca (Retirement Fund Administrator)

Indicator	2023	2024	2025
Market share by product/service	4.65%	0.67%	4.52%
Monetary income generated	82.5	\$1,650 million	\$1,929 million
Number of clients served (millions)	9.1	8.1	8.3
Client breakdown (women)	4.3 million	3.6 million	3.7 million
Client breakdown (men)	4.9 million	4.4 million	4.6 million

SASB FN-IN-410A.1

Afore Azteca Indicators	Value
Assets under management	\$374 million pesos (+3% vs plan)
Accumulated capital gains	\$54 billion pesos
Nominal rate of return	14.6% (4th place industry)
Certified Advisors	6,960
Technological infrastructure renovation progress	30%
Self-Affiliation Service	Released in Q1 2026

› Customers by age group (figures in millions)

Age group	2023	2024	2025
30 or <30 years old	2.2 million	2.1 million	1.8 million
31 to 45 years old	3.5 million	3.1 million	4.5 million
46 to 59 years old	2.2 million	1.9 million	1.7 million
60 or >60 years old	1.2 million	939,000	282,278

SASB FN-AC-000.B

Concept	2023	2024	2025
Number of accounts managed - severance	18.03 M	17.4 M	19 M
Corporate %	0%	0%	0%
% individual subscription	100%	100%	100%
Value of assets under management - unemployment	15,490	308.65	374
% individual subscription	100%	100%	100%

› Responsible investments in the Afore portfolio

Year	2023		2024		2025	
Responsible Investments by Asset Class	% Exposure in Portfolio	Average maturity	% Exposure in Portfolio	Average maturity	% Exposure in Portfolio	Average maturity
Equities	1.25%	N/A	1.45%	N/A	1.61%	N/A
Private Debt	5.17%	6.46 years	5.0%	6.15 years	5.0%	4.78 years

› Punto Casa de Bolsa

Indicator	2023	2024	2025
Market share by prod-uct or service	0.10% to 0.50 per trade	0.10%	0.10%
Number of customers served (TOTAL)	2,303	3,492	1,978
Customer breakdown (number of women)	540	945	568
Customer breakdown (number of men)	1,478	2,544	1,410

› Customers broken down by age group

Age group	2023	2024	2025
30 or <30 years old	303	412	175
31 to 45 years old	989	1,823	963
46 to 59 years old	496	797	530
60 or >60 years old	230	460	310

Number and value of property investments and loans by sector

SASB FN-IB-000.B

› Breakdown by sector type (%) (Include top 10)

Fiscal years	2022-23	2023-24	2024-2025
Financial	100%	100%	100%

Anti-corruption

GRI 205-2

› Communication and training on AML/CFT policies and procedures

Year	2023	2024	2025
Percentage	100%	100%	100%

› Total number and percentage of employees who received AML/CFT training, broken down by job

category and region.

GRI 205-2

Position	2023	2024	2025
	Percentage	Percentage	Percentage
Directors	100%	100%	100%
Managers	100%	100%	100%
Team Leaders	100%	100%	100%
Coordinators	100%	100%	100%
Branch and administrative employees	100%	100%	100%

It is important to note that, in addition to sharing this information with our employees, we also share it with the Co-rrespondent Banks. In the case of money transmitters (NEKT and INTRA), the information is shared with their Money Transmitter Partners abroad

› Total number and percentage of business partners to whom AML/CFT policies and procedures were communicated

Indicator	2023	2024	2025
Total Number	48,155	49,001	49,525
Percentage	100%	100%	100%

› Total number and percentage of members of the governing body who have received AML/CFT training

Year	2023	2024	2025
Trained	5	5	5

Year	Total number of members of the Board of Directors who have received information on anti-corruption policies/procedures	Percentage of members of the Board of Directors who have received information on anti-corruption policies/procedures	Total number of employees who have received information about anti-corruption policies/procedures	Percentage of employees who have received information about anti-corruption policies/procedures
2023	10	100%	41,587	98%
2024	10	100%	49,001	100%
2025	10	100%	56,079	100%

Data Privacy

GRI 418-1, SASB FN-CF-230A.1

› Total number of substantiated complaints regarding violations of customer privacy

Indicator	2023	2024	2025
Number of complaints received by third parties and corroborated by the organization (ARCO)	50	175	175
Number of complaints from regulatory authorities (NAIs)	8	5	5

› Number of account holders whose information is used for secondary purposes

FN-CF-220A.1

Indicator	2021	2022	2023	2024	2025
Number of individual account holders whose information is used for secondary purposes.	4,527,964	20,499,387	19,255,024	24,387,365	22,224,338

Disclosure Standards

GRI Index

Statement of use	Grupo Elektra S.A.B. de C.V. and subsidiaries, Tiendas Elektra, GS Motos and Banco Azteca, has reported in accordance with the GRI Standards for the period January 1st to December 31, 2025.
GRI 1 used	GRI 1: Foundation 2021

GRI Standard	Disclosure	Page, direct response or reason for omission
GRI 1 FOUNDATION 2021		
GRI 2 GENERAL DISCLOSURES 2021		
GRI 2: General Disclosures 2021	2-1	Organizational details
	2-2	Entities included in the organization’s sustainability reporting
	2-3	Reporting period, frequency and contact point
	2-4	Restatements of information
	2-5	External assurance
	2-6	Activities, value chain and other business relationships
	2-7	Employees
	2-8	Workers who are not employees
	2-9	Governance structure and composition

GRI Standard	Disclosure	Page, direct response or reason for omission
GRI 2: General Disclosures 2021	2-10	Nomination and selection of the highest governance body
	2-11	Chair of the highest governance body
	2-12	Role of the highest governance body in overseeing the management of impacts
	2-13	Delegation of responsibility for managing impacts
	2-14	Role of the highest governance body in sustainability reporting
	2-15	Conflicts of interest
	2-16	Communication of critical concerns
	2-17	Collective knowledge of the highest governance body
	2-18	Evaluation of the performance of the highest governance body
	2-19	Remuneration policies
	2-20	Process to determine remuneration
	2-21	Annual total compensation ratio
	2-22	Statement on sustainable development strategy
	2-23	Policy commitments

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 2: General Disclosures 2021	2-24	Embedding policy commitments	14, 41, 48
	2-25	Processes to remediate negative impacts	14,48
	2-26	Mechanisms for seeking advice and raising concerns	44, 48, 156, 174
	2-27	Compliance with laws and regulations	Zero cases of non-compliance with legislation and regulations, and zero fines for non-compliance.40, 41, 109
	2-28	Membership associations	65
	2-29	Approach to stakeholder engagement	21
	2-30	Collective bargaining agreements	135
GRI 3: MATERIAL TOPICS 2021			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	17, 100, 103, 121, 123, 145
	3-2	List of material topics	17, 100, 103, 121, 123, 145
	3-3	Management of material topics	25, 32, 41, 42, 44, 55, 56, 63, 67, 68, 69, 71 77, 83, 90, 92, 93, 94, 110, 112, 115, 116, 117, 118, 129, 131, 135, 137, 139, 140, 142, 149, 153, 154, 162, 163, 164, 165, 168, 169

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 200: ECONOMIC TOPICS			
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	25
	201-2	Financial implications and other risks and opportunities due to climate change	17, 90, 92, 93, 94
	201-3	Defined benefit plan obligations and other retirement plans	In 1994, we established a pension plan for our employees, including our officers. As of December 31, 2025, the net defined benefit liability amounted to \$2,375,322. During the year, the net period cost recognized was \$(262,990), taking into account the current service cost, the recognition of seniority, past service cost, and the corresponding actuarial effects. For more information, see our 2025 Annual Report.
	201-4	Financial assistance received from government	25, 178
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	77
	203-2	Significant indirect economic impacts	77
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	55, 56, 109, 129, 178, 182, 187
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	41, 44, 45
	205-2	Communication and training about anti-corruption policies and procedures	34, 35, 41, 42, 44, 154, 174, 195
	205-3	Confirmed incidents of corruption and actions taken	35, 41, 44, 174

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 206: Anticompetitive Behavior 2016	206-1	Acciones jurídicas relacionadas con la competencia desleal y las prácticas monopolísticas y contra la libre competencia	41, 155
	207-1	Approach to tax	26
GRI 207: Tax 2019	207-2	Tax governance, control, and risk management	26
	207-3	Stakeholder engagement and management of concerns related to tax	26
	207-4	Country-by-country reporting	26
GRI 300: ENVIRONMENTAL STANDARDS			
GRI 301: Materials 2016	301-1	Materials used by weight or volume	84, 118, 142
	301-2	Recycled input materials used	84, 118, 142
	301-3	Reclaimed products and their packaging materials	118, 142
GRI 302: Energy 2016	302-1	Energy consumption within the organization	116, 118, 140, 168, 177, 181, 185, 193
	302-2	Energy consumption outside of the organization	116, 118, 140, 177, 181, 185, 193
	302-3	Energy intensity	116, 118, 140, 168, 177, 181, 185, 193
	302-4	Reduction of energy consumption	84, 116, 118, 119, 140, 168
	302-5	Reductions in energy requirements of products and services	116, 118, 140

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	84, 86, 87, 117, 140, 168, 169, 177, 181, 185, 193
	305-2	Energy indirect (Scope 2) GHG emissions	84, 86, 87, 117, 140, 168, 169, 177, 181, 185, 193
	305-3	Other indirect (Scope 3) GHG emissions	84, 86, 87, 117, 140, 168, 169, 177, 181, 185, 193
	305-4	GHG emissions intensity	84, 85, 117, 140, 168, 169, 177, 181, 185, 193
	305-5	Reduction of GHG emissions	117, 119, 140, 181, 185, 193
	305-6	Emissions of ozone-depleting substances (ODS)	Not applicable. There is no emission of this type of substances in the operation.
	305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Information not available or incomplete. The calculation methods are in the process of being revised in order to have a more accurate estimate in the medium term.
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	85, 142
	306-2	Management of significant waste-related impacts	85, 142
	306-3	Waste generated	85, 142, 181, 185, 186
	306-4	Waste diverted from disposal	85, 87, 142, 181, 185, 186
	306-5	Waste directed to disposal	85, 142, 181, 185, 186

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	55, 56, 130, 178, 182, 187
	308-2	Negative environmental impacts in the supply chain and actions taken	55, 56
GRI 400: SOCIAL STANDARDS			
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	67, 110, 111, 112, 135, 161, 165, 175, 178, 183, 188, 194
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	74, 110, 112, 164
	401-3	Parental leave	Information not available or incomplete. The calculation methods are in the process of being revised in order to have specific data in the medium term.
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	135, 137, 161, 165
	403-2	Hazard identification, risk assessment, and incident investigation	137
	403-3	Occupational health services	135, 137, 138
	403-4	Worker participation, consultation, and communication on occupational health and safety	137
	403-5	Worker training on occupational health and safety	70, 110, 112, 115, 135, 137, 161, 165, 186
	403-6	Promotion of worker health	135, 137, 138, 161, 165

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 403: Occupational Health and Safety 2018	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	70, 135, 137, 161, 165
	403-8	Workers covered by an occupational health and safety management system	135, 137
	403-9	Work-related injuries	186
	403-10	Work-related ill health	186
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	69, 110, 161, 163, 165, 176, 179, 184, 188
	404-2	Programs for upgrading employee skills and transition assistance programs	69, 74, 110, 135, 136, 161, 163, 165
	404-3	Percentage of employees receiving regular performance and career development reviews	70, 110, 115, 137, 177, 180, 184, 189
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	67, 110, 135, 136, 161, 163, 165, 174, 175, 178, 179, 183, 187, 188, 194
	405-2	Ratio of basic salary and remuneration of women to men	Confidential information. For security reasons, Grupo Elektra does not report this information.
GRI 406: Non- discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	During the reporting period, there were no cases of discrimination.
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	During the reporting period, there were no operations in which the right to freedom of association and collective bargaining could be at risk.

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	During the reporting period, there were no operations with significant risk of child labor. 55, 129
	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	During the reporting period, there were no operations with significant risk of forced or compulsory labor. 55, 129
GRI 410: Security Practices 2016	410-1	Security personnel trained in human rights policies or procedures	At Grupo Elektra we have a human rights due diligence process for all our suppliers.
GRI 411: Rights of Indigenous Peoples 2016	411-1	Incidents of violations involving rights of indigenous peoples	During the reporting period, there were no cases of violation of the rights of indigenous people.
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	77
	413-2	Operations with significant actual and potential negative impacts on local communities	Grupo Elektra has not identified any negative impacts on the communities where we operate. 77
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	55, 130, 178, 182, 187
	414-2	Negative social impacts in the supply chain and actions taken	55

GRI Standard		Disclosure	Page, direct response or reason for omission
GRI 415: Public Policy 2016	415-1	Political contributions	In accordance with current regulations, Grupo Elektra does not make contributions to political parties or political representatives .
	416-1	Assessment of the health and safety impacts of product and service categories	90, 94, 131
GRI 416: Customer Health and Safety 2016	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	In 2025, there were no instances of non-compliance related to health and safety impacts of product and service categories.
	417-1	Requirements for product and service information and labeling	110, 131
GRI 417: Marketing and Labeling 2016	417-2	Incidents of non-compliance concerning product and service information and labeling	110, 131
	417-3	Incidents of non-compliance concerning marketing communications	In 2025, there were no cases of non-compliance related to marketing communications.
GRI 418 Customer privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	In 2025, we did not have any data breaches.63, 134, 155, 197

GRI Standard	DISCLOSURE	PAGE, DIRECT RESPONSE OR REASON FOR OMISSION
SUPLEMENTO SECTORIAL PARA SERVICIOS FINANCIEROS (FSSS)		
FS1	Policies with specific environmental and social components applied to business lines	36
FS2	Procedures for assessing and screening environmental and social risks in business lines	36
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	94, 158
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	69, 176, 188
FS5	Interactions with clients/investees/business partners, regarding environmental and social risks and opportunities	94, 169
FS6	Percentage of the portfolio for business lines by specific region, size (e.g., micro/SMEs/large enterprises) and by sector	158, 193
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	158, 193
FS8	Monetary value of products and services designed to deliver specific environmental benefit for each business line broken down by purpose	158, 193

GRI Standard	DISCLOSURE	PAGE, DIRECT RESPONSE OR REASON FOR OMISSION
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	All our processes are audited annually in order to identify improvements. 36, 151
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental and social issues	94, 169
FS11	Percentage of assets subject to positive and negative environmental or social screening	94, 169
FS12	Voting policies applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	34
FS13	Access points in low-populated or economically disadvantaged areas by type	28, 186
FS14	Initiatives to improve access to financial services for disadvantaged people	28
FS15	Policies for the fair design and sale of financial products and services	28
FS16	Initiatives to enhance financial literacy and by type of beneficiary	28, 166

SASB index / Tiendas Elektra

Topic	Code	Metric	Page / Direct response
Activity Metrics	CG-EC-000.A	Entity-defined measure of user activity	8, 63
	CG-EC-000.C	Number of shipments	105
	CG-MR-000.A	Number of: (1) retail locations and (2) distribution centres	8
	CG-MR-000.B	Total area of: (1) retail space and (2) distribution centres	Please refer to our 2025 Annual Report.
Hardware Infrastructure Energy & Water Management Energy Management in Retail & Distribution	CG-EC-130a.1 CG-MR-130a.1	(1) Total energy consumed, (2) percentage grid electricity and (3) percentage renewable	116
	CG-EC-130a.2	(1) 1) Total water withdrawn, (2) total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress	Information not available. The accounting entry exceeds the calculation methods.
	CG-EC-130a.3	Discussion of the integration of environmental considerations into strategic planning for data centre needs.	At Grupo Elektra, we are committed to integrating environmental considerations into the strategic planning of our data center needs.
Data Privacy & Advertising Standards	CG-EC-220a.1	Number of users whose information is used for secondary purposes	63
	CG-EC-220a.2	Description of policies and practices relating to targeted advertising and user privacy	63

Topic	Code	Metric	Page / Direct response
Employee Recruitment, Inclusion & Performance	CG-EC-330a.1	Employee engagement as a percentage	111
	CG-EC-330a.2	(1) Voluntary and (2) involuntary turnover rate for all employees	179
	CG-EC-330a.3	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) nonexecutive management, (c) technical employees, and (d) all other employees	111
	CG-EC-330a.4	Percentage of technical employees that require a work visa	Information not available.
Data Security	CG-EC-230a.1 CG-MR-230a.1	Description of approach to identifying and addressing data security risks	At Grupo Elektra we have a comprehensive approach to identifying and addressing data security risks. To this end, we have robust policies and procedures to protect the confidentiality, integrity and availability of data, defined and validated by Grupo Salinas.
	CG-EC-230a.2 CG-MR-230a.2	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of users affected	Zero data leaks and zero affected users.

SASB Index / GS Motos

Topic	Code	Metric	Page / Direct response
Product Packaging & Distribution	CG-EC-410a.1	Total greenhouse gas (GHG) footprint of product shipments	We have initiatives for reducing our carbon footprint; the measurement of the impact is made in accordance with the strategic climate plan. 116
	CG-EC-410a.2	Discussion of strategies to reduce the environmental impact of product delivery	116
Labour Practices	CG-MR-310a.2	(1) Voluntary and (2) involuntary turnover rate for in-store and distribution centre employees	179
	CG-MR-310a.3	Total amount of monetary losses as a result of legal proceedings associated with labour law violations	During the reporting period there were no non-compliance issues of this type.
Workforce Diversity & Inclusion	CG-MR-330a.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) nonexecutive management and (c) all other employees	111, 179
	CG-MR-330a.2	Total amount of monetary losses as a result of legal proceedings associated with employment discrimination	During the reporting period there were no non-compliance issues of this type.

Topic	Code	Metric	Page / Direct response
Activity Metrics	TR-AU-000.A	Number of vehicles manufactured	125
	TR-AU-000.B	Number of vehicles sold	125
Product Safety	TR-AU-250a.1	Percentage of vehicle models rated by NCAP with an overall 5-star safety rating, by region	Our vehicles do not have such classification, but they comply with safety regulations and the helmets used by test drivers are certified under the DOT or ECE standard, in accordance with NOM-206-SCFI/SSA2-2018.
	TR-AU-250a.2	(1) Number of safety-related defect complaints, (2) percentage investigated	Zero.
	TR-AU-250a.3	Number of vehicles recalled	Zero. 131
Labour Practices	TR-AU-310a.1	Percentage of active workforce employed under collective agreements	135
	TR-AU-310a.2	(1) Number of work stoppages and (2) total days of inactivity	Zero. 186
Fuel Economy & Use-phase Emissions	TR-AU-410a.1	Sales-weighted average passenger fleet fuel economy, by region	140, 141
	TR-AU-410a.2	Number of (1) zero emission vehicles (ZEV), (2) hybrid vehicles and (3) plugin hybrid vehicles sold	Information not available.

Topic	Code	Metric	Page / Direct response
Fuel Economy & Use-phase Emissions	TR-AU-410a.3	Discussion of strategy for managing fuel economy and greenhouse gas (GHG) emissions risks and opportunities within the fleet	Information not available.
Materials Sourcing	TR-AU-440a.1	Description of the management of risks associated with the use of critical materials	129
Materials Efficiency & Recycling	TR-AU-440 b.1	(1) Total amount of waste from manufacturing, (2) percentage recycled	142
	TR-AU-440 b.2	(1) Weight of material recovered at the end of its useful life, (2) percentage recycled	142
	TR-AU-440 b.3	Average recyclability of vehicles sold	142

SASB Index / Banco Azteca

Topic	Code	Metric	Page / Direct response
Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	12
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	158, 193
	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	11, 195

Topic	Code	Metric	Page / Direct response
Activity Metrics	FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	193
	FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	193
	FN-AC-000.B	Total assets under custody and supervision	195
	FN-IB-000.B	(1) Number and (2) value of own investments and loans by sector	193, 195
Customer Privacy	FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	155, 197
	FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	63, 155
Data Security	FN-CF-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	63, 197
	FN-CF-230a.2	(1) card-not-present fraud and (2) card-present and other fraud	There were no financial losses as a result of legal proceedings related to customer privacy. 42
	FN-CF-230a.3 FN-CB-230a.2	Description of approach to identifying and addressing data security risks	63, 155
	FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	63, 155

Topic	Code	Metric	Page / Direct response
Financial Inclusion & Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	158, 193
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	158, 193
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	191
	FN-CB-240a.4	Number of participants in financial education initiatives for unbanked, underbanked or underserved customers	166
Transparent Information & Fair Advice for Customers	FN-AC-270a.1	(1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Information not available.
	FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	During 2025, there were no monetary losses resulting from legal proceedings related to the marketing and communication of information regarding financial products to new and existing customers.

Topic	Code	Metric	Page / Direct response
Transparent Information & Fair Advice for Customers	FN-AC-270a.3	Description of approach to informing customers about products and services	157
	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	During 2025, there were no monetary losses resulting from legal proceedings associated with the marketing and communication of information related to insurance products to new and existing customers.63
	FN-IN-270a.2	Complaints-to-claims ratio	63, 157
	FN-IN-270a.3	Customer retention rate	63, 157
	FN-IN-270a.4	Description of approach to informing customers about products	63, 157
Incorporation of Environmental, Social and Governance Factors in Investment Management	FN-IN-410a.1	Total assets invested, by sector and asset class	195
	FN-IN-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	94, 158, 193
	FN-IB-410a.2		
Diversity & Inclusion	FN-AC-330a.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	162, 165, 188
Financed Emissions	FN-CB-410a.1	Commercial and industrial credit exposure, by sector	169

Topic	Code	Metric	Page / Direct response
Financed Emissions	FN-AC-410b.1	Commercial and industrial credit exposure, by sector	169
	FN-CB-410b.1		
	FN-IN-410c.1		
	FN-AC-410b.2	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	169
	FN-AC-410b.3	Total amount of assets under management (AUM) included in the financed emissions disclosure	169
	FN-AC-410b.4	Percentage of total assets under management (AUM) included in the financed emissions calculation	169
	FN-CB-410b.4		
	FN-IN-410c.4		
	FN-CB-410b.2	Description of the methodology used to calculate financed emissions	169
	FN-IN-410c.2		
	FN-CB-410b.3	Gross exposure for each industry by asset class	169
	FN-IN-410c.3		

Topic	Code	Metric	Page / Direct response
Business Ethics	FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	During 2025, there were no losses related to legal proceedings related to fraud, insider trading, antitrust, unfair competition, market manipulation, misconduct or other related laws or regulations of the financial industry, under the concept of business ethics, which we understand, is under a context of financial audits and corruption. 154, 155
	FN-AC-510a.2	Description of whistleblower policies and procedures	44, 154
	FN-CB-510a.2		



Independent Verification Statement

To the Stakeholders of Grupo Elektra, S.A.B. de C.V.

AuditaRSE, at the request of Grupo Elektra, S.A.B. de C.V. ("Grupo Elektra"), has conducted the independent verification of its 2025 Sustainability Report.

Scope

The verification was based on a review of the content and performance indicators presented in the report regarding Environmental, Social, and Governance (ESG) topics. The content of the report and the opinions expressed therein are the responsibility of Grupo Elektra.

Our work consisted of providing an independent and objective opinion on the reliability of the information contained in the report by obtaining sufficient and appropriate evidence.

The verification was conducted in accordance with the ISAE 3000 standard, the AA1000 Accountability Standard, and the Global Reporting Initiative (GRI) Standards, using the "in accordance" reporting option. The review also considered the Sustainability Accounting Standards Board (SASB) Standards applicable to the Group's business sectors, as well as the incorporation of the United Nations Global Compact Principles and the United Nations Sustainable Development Goals (SDGs).

Verification Process

The verification included the following activities:

- Validation and analysis of the aspects described in the report.
- Interviews with the team responsible for preparing the report to validate supporting evidence and gain an understanding of the management approach and maturity of the related programs.
- Review of samples of information presented in the report through:
 - Validation of internal and external evidence supporting the information disclosed.
 - Review of the systems, processes, and procedures used to collect, consolidate, and report the data presented.
 - Review of the Group's websites and other publicly available sources referring to specific data and topics included in the report.



- Verification of the consistency of the information presented with respect to the previous report and follow-up on relevant programs and performance indicators.

As part of the verification process, the GRI Standards identified through the Materiality Assessment, together with other Standards reflected in the report's content, were reviewed, as well as compliance with the Sustainability Accounting Standards Board (SASB) Standards applicable to the commercial and financial sectors in which the Group operates. The applicable disclosures were determined to have been addressed, as detailed in Annex 1.

Conclusions

Based on the work performed, we observed improvements in the Group's sustainability reporting process, particularly the incorporation of the IFRS S1 and IFRS S2 Sustainability Disclosure Standards related to climate-related risks and opportunities, which further strengthen transparency and respond to the evolving information needs of the Group's stakeholders.

As no evidence was identified indicating material discrepancies or inconsistencies in the information presented, we conclude that the **2025 Sustainability Report of Grupo Elektra, S.A.B. de C.V.** fairly and reliably presents the Company's performance during the reporting period in accordance with the GRI Standards, while also incorporating the applicable SASB Standards, the United Nations Global Compact Principles, and the United Nations Sustainable Development Goals (SDGs).

Mexico City, July 10th, 2026.

C.P. Guillermo Suárez Soriano
AuditaRSE



ANNEX 1

DETAIL OF STANDARDS DETERMINED AS MET IN THE ASSURANCE OF THE 2025 GRUPO ELEKTRA, S.A.B. DE C.V. SUSTAINABILITY REPORT

GRI STANDARDS							GRI FINANCIAL SUPPLEMENT
1	2-14	2-30	207-2	303-5	403-1	408-1	FS1
2	2-15	3-1	207-3	305-1	403-2	409-1	FS2
2-1	2-16	3-2	207-4	305-2	403-3	410-1	FS3
2-2	2-17	3-3	301-1	305-3	403-4	411-1	FS4
2-3	2-18	201-1	301-2	305-4	403-5	413-1	FS5
2-4	2-19	201-2	301-3	305-5	403-6	413-2	FS6
2-5	2-20	201-3	302-1	306-1	403-7	414-1	FS7
2-6	2-22	203-1	302-2	306-2	403-8	414-2	FS8
2-7	2-23	203-2	302-3	306-3	403-9	416-1	FS9
2-8	2-24	204-1	302-4	306-4	404-1	416-2	FS10
2-9	2-25	205-1	302-5	306-5	404-2	417-1	FS11
2-10	2-26	205-2	303-1	308-1	404-3	417-2	FS12
2-11	2-27	205-3	303-2	308-2	405-1	417-3	FS13
2-12	2-28	206-1	303-3	401-1	406-1	418-1	FS14
2-13	2-29	207-1	303-4	401-2	407-1		FS15
							FS16

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB)							
TIENDAS ELEKTRA		GS MOTOS		BANCO AZTECA			
CG-MR-000.A	CG-EC-130a.3	TR-AU-000.A	TR-AU-410a.1	FN-CB-000.A	FN-CB-510a.1	FN-CF-000.A	FN-IN-410a.1
CG-MR-000.B	CG-EC-220a.1	TR-AU-000.B	TR-AU-410a.3	FN-CB-000.B	FN-CB-510a.2	FN-CF-000.B	FN-IN-410c.1
CG-MR-130a.1	CG-EC-220a.2	TR-AU-250a.1	TR-AU-440a.1	FN-CB-230a.1	FN-AC-000.A	FN-CF-220a.1	FN-IN-410c.2
CG-MR-230a.1	CG-EC-230a.1	TR-AU-250a.2	TR-AU-440b.1	FN-CB-230a.2	FN-AC-000.B	FN-CF-220a.2	FN-IN-410c.3
CG-MR-230a.2	CG-EC-230a.2	TR-AU-250a.3	TR-AU-440b.2	FN-CB-240a.1	FN-AC-270a.2	FN-CF-230a.1	FN-IN-410c.4
CG-MR-310a.2	CG-EC-330a.1	TR-AU-310a.1	TR-AU-440b.3	FN-CB-240a.2	FN-AC-270a.3	FN-CF-230a.2	FN-IB-000.B
CG-MR-330a.1	CG-EC-330a.2	TR-AU-310a.2		FN-CB-240a.3	FN-AC-330a.1	FN-CF-230a.3	FN-IB-330a.1
CG-EC-000.A	CG-EC-330a.3			FN-CB-240a.4	FN-AC-410b.1	FN-CF-270a.5	FN-IB-410a.2
CG-EC-000.C	CG-EC-410a.1			FN-CB-410a.2	FN-AC-410b.2	FN-IN-000.A	FN-IB-510a.1
CG-EC-130a.1	CG-EC-410a.2			FN-CB-410b.1	FN-AC-410b.3	FN-IN-270a.1	FN-IB-510a.2
				FN-CB-410b.2	FN-AC-410b.4	FN-IN-270a.2	FN-IB-510b.3
				FN-CB-410b.3	FN-AC-510a.1	FN-IN-270a.3	FN-IB-510b.4
				FN-CB-410b.4	FN-AC-510a.2	FN-IN-270a.4	



› **Contact:**

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