



**GRUPO ELEKTRA ANNOUNCES 92% GROWTH IN EBITDA,  
TO Ps. 5,085 MILLION IN THE SECOND QUARTER OF 2021**

**—Solid performance of both commercial and financial businesses  
generates 34% increase in consolidated revenue, to Ps.36,068 million—**

**—Strong growth in the loan portfolio of Banco Azteca México;  
increases 16%, to Ps.108,858 million—**

**—Increasing strength in asset quality of Banco Azteca México;  
NPL ratio is reduced from 5.3% to 3.8% in the period—**

**Mexico City, July 26, 2021—Grupo Elektra, S.A.B. de C.V. (BMV: ELEKTRA\*;  
Latibex: XEKT), Latin America's leading specialty retailer and financial services company,  
and the largest non-bank provider of cash advance services in the United States, today  
announced second quarter 2021 financial results.**

**Second Quarter Results**

Consolidated revenue grew 34%, to Ps.36,068 million in the period, compared to Ps.26,917 million in the same quarter of the previous year. Operating costs and expenses were Ps.30,983 million, from Ps.24,275 million in the same period of 2020.

As a result, EBITDA was Ps.5,085 million, compared to Ps.2,643 million a year ago. Operating income was Ps.3,062 million this quarter, from Ps.555 million in the same period of 2020.

The company reported net income of Ps.6,948 million, compared to a net loss of Ps.3,538 million a year ago.

	2Q 2020	2Q 2021	Change	
			Ps.	%
<b>Consolidated revenue</b>	\$26,917	<b>\$36,068</b>	<b>\$9,151</b>	<b>34%</b>
<b>EBITDA</b>	\$2,643	<b>\$5,085</b>	<b>\$2,443</b>	<b>92%</b>
<b>Operating profit</b>	\$555	<b>\$3,062</b>	<b>\$2,508</b>	----
<b>Net result</b>	\$(3,538)	<b>\$6,948</b>	<b>\$10,486</b>	----
<b>Net result per share</b>	\$(15.46)	<b>\$30.50</b>	<b>\$45.96</b>	----

Figures in millions of pesos

EBITDA: Earnings Before Interest, Taxes, Depreciation and Amortization.

As of June 30, 2020, Elektra\* outstanding shares were 228.8 million and as of June 30, 2021, were 227.8 million.

## Revenue

Consolidated revenue increased 34% in the period, as a result of a 45% growth in commercial sales and a 27% increase in financial income.

The growth in sales of the commercial business — to Ps.16,054 million, from Ps.11,102 million a year ago — results to a large extent from a solid increase in sales of Italika motorcycles — which boost business productivity and mobility of families — and telephony — that strengthens the connectivity of an increasing number of users — that are marketed with optimal customer service, in the most competitive market conditions.

Sales of the commercial business had an additional boost with the development of new stores with a format that offers an optimal mix of merchandise and services, and allows to maximize the customer's shopping experience. Similarly, the Omnichannel operations, with the online store [www.elektra.com.mx](http://www.elektra.com.mx), which sells thousands of products at unparalleled prices, from any device and at any time, further strengthened business performance.

The increase in financial income — to Ps.20,014 million, from Ps.15,815 million in the previous year — reflects, to a large extent, a 19% increase in Banco Azteca México's

revenue, in the context of strong growth in the gross loan portfolio in the period, which boosts the well-being of millions of families and the growth of businesses.

## **Costs and Expenses**

Consolidated costs for the quarter increased 49% to Ps.17,753 million, from Ps.11,923 million the previous year. The change is largely explained by a 66% increase in the commercial cost, to Ps.11,636 million, from Ps.7,014 million the previous year, derived from growth in sales of the commercial business, as well as higher costs associated with supply and merchandise distribution in stores.

Financial business costs grew 25%, to Ps.6,117 million, from Ps.4,909 million, as a result of the creation of loan loss reserves, which was partially offset by lower cost of consolidated deposits this period.

Selling, administrative and promotional expenses grew 7% to Ps.13,230 million as a result, mainly, of higher operating, advertising and personnel expenses, in the context of growing operations at the company.

## **EBITDA and net result**

EBITDA was Ps.5,085 million, from Ps.2,643 million from the previous year. The company reported operating income of Ps.3,062 million, compared to Ps.555 million in the same quarter of 2020.

The most important variation below EBITDA was an increase of Ps.12,133 million in other financial results, which reflects an 18% gain this quarter in the market value of underlying assets of financial instruments held by the company — which does not imply cash flow — compared to a 10% decrease a year ago.

Consistent with the results of the quarter, there was an increase of Ps.4,501 million in the provision for taxes in the period.

Grupo Elektra reported net income of Ps.6,948 million, from a loss of Ps.3,538 million a year ago.

## **Unconsolidated Balance Sheet**

In order to allow the visualization of the non-consolidated financial situation, a pro forma exercise of the balance sheet of Grupo Elektra is presented, excluding the net assets of the financial business, whose investment is valued under the equity method, in this case.

This presentation shows the debt of the company without considering Banco Azteca's immediate and term deposits, which do not constitute debt with cost for Grupo Elektra. The pro forma balance sheet also does not include the bank's gross loan portfolio.

This proforma exercise provides greater clarity regarding the businesses that make up the company and allows financial market participants to estimate the value of the company, considering only the relevant debt for such calculations.

Consistent with this, the debt with cost was Ps.32,185 million as of June 30, 2021, compared to Ps.25,852 million in the previous year. The balance of cash and cash equivalents was Ps.10,355 million, from Ps.6,124 million from the previous year. As a result, net debt as of June 30, 2021 was Ps.21,830 million, compared to Ps.19,728 million a year ago.

As previously announced, during the quarter, Grupo Elektra's subsidiary, Nueva Elektra del Milenio, S.A. de C.V., as originator, placed through a special purpose vehicle established under Luxembourg law, Senior Notes for US\$500 million, for seven years, at a 4.875% rate, in international markets.

On the other hand, during the quarter, *Certificados Bursátiles Fiduciarios* for Ps.2,030 million were early amortized. The amount corresponds to the outstanding balance of the DINEXCB 16 issues — for Ps.1,350 million due 2023 with a rate of TIIE + 2.8% — and DINEXCB 16-2 for Ps.680 million, due 2026 and a fixed rate of 8.8%.

As of June 30, 2021, the company's stockholders' equity was Ps.103,700 million, and the stockholders' equity to total liabilities ratio was 1.4 times.

	As of June 30, 2020	As of June 30, 2021	Change Ps.	%
Cash and cash equivalents	\$6,124	\$10,355	4,231	69%
Marketable financial instruments	38,468	34,697	(3,771)	(10%)
Inventories	12,091	16,972	4,881	40%
Accounts receivables	47,300	57,576	10,276	22%
Other current assets	3,585	3,361	(224)	(6%)
Investments in shares	38,164	37,288	(875)	(2%)
Fixed assets	8,017	7,090	(927)	(12%)
Right of use assets	8,604	8,779	175	2%
Other assets	1,836	2,782	946	51%
<b>Total assets</b>	<b>\$164,191</b>	<b>\$178,900</b>	<b>\$ 14,710</b>	<b>9%</b>
Short-term debt	\$11,444	\$14,539	3,095	27%
Suppliers	6,578	6,462	(116)	(2%)
Other short-term liabilities	13,645	12,934	(711)	(5%)
Long-term debt	14,408	17,646	3,237	22%
Differed taxes	10,368	12,373	2,005	19%
Other long-term debt	9,804	11,248	1,444	15%
<b>Total liabilities</b>	<b>\$66,247</b>	<b>\$75,200</b>	<b>\$ 8,954</b>	<b>14%</b>
<b>Stakeholder´s equity</b>	<b>\$97,944</b>	<b>\$103,700</b>	<b>\$ 5,756</b>	<b>6%</b>
<b>Liabilities and equity</b>	<b>\$164,191</b>	<b>\$178,900</b>	<b>\$ 14,710</b>	<b>9%</b>

Figures in millions of pesos.

## **Consolidated Balance Sheet**

### **Loan Portfolio and Deposits**

Banco Azteca Mexico, Purpose Financial and Banco Azteca Latin America's consolidated gross portfolio as of June 30, 2021, grew 12%, to Ps.126,674 million, from Ps.113,174 million the previous year. The consolidated delinquency rate was 3.8% at the end of this period, compared to 5% the previous year.

Banco Azteca México's gross portfolio balance increased 16% to Ps.108,858 million, from Ps.93,595 million a year ago. The Bank's delinquency rate at the end of the quarter was 3.8%, compared to 5.3% the previous year.

The average term of the credit portfolio for principal credit lines — consumer, personal loans, and Tarjeta Azteca — was 64 weeks at the end of the second quarter.

Grupo Elektra's consolidated deposits were Ps.180,695 million, compared to Ps.183,746 million a year ago. Banco Azteca México's traditional deposits were Ps.177,723 million, from Ps.177,335 million from the previous year.

The ratio of deposits to gross portfolio of Banco Azteca Mexico of 1.6 times, consolidates the solid growth prospects of the Bank, with optimal funding cost.

The estimated capitalization ratio of Banco Azteca México was 14.11%.

### **Infrastructure**

Grupo Elektra currently has 6,400 points of contact, compared to 7,047 units the previous year. The decrease is mainly due to the closure of 316 contact points in Latin America, largely derived from the sale of Banco Azteca del Peru in the fourth quarter of 2020, as well as the closure of 290 contact points of Purpose Financial in the United States — in the context of strategies aimed at boosting online credit operations and strengthening the company's operating efficiency.

In Mexico, in the last twelve months, 25 new Elektra stores were opened in strategic locations, with a format that offers an optimal mix of products and services, and allows the customer to maximize the purchase experience.

The company has 4,721 storefronts in Mexico at the end of the quarter, 1,311 in the United States, and 368 in Central America. The important distribution network allows the company to maintain close contact with customers and grants a superior market positioning in the countries where it operates.

### **Six-month consolidated results**

Consolidated revenue in the first six months of the year grew 18%, to Ps.67,453 million, from Ps.57,199 million registered in the same period of 2020, driven by a 37% growth in sales of the commercial business and a 7 % increase in the financial business income.

EBITDA was Ps.10,520 million, compared to Ps.3,480 million from the previous year. The company reported operating income of Ps.6,556 million, from an operating loss of Ps.562 million a year ago.

In the first six months of 2021, a net income of Ps.9,997 million was recorded, compared to a loss of Ps.3,396 million a year ago. The change reflects superior operating

results this period, as well as a gain in the market value of the underlying financial instruments that the company owns — and that does not imply cash flow — compared to a loss in the previous year.

	6M 2020	6M 2021	Change	
			Ps.	%
<b>Consolidated revenue</b>	\$57,199	<b>\$67,453</b>	<b>\$10,254</b>	<b>18%</b>
<b>EBITDA</b>	\$3,480	<b>\$10,520</b>	<b>\$7,040</b>	----
<b>Operating profit</b>	\$(562)	<b>\$6,556</b>	<b>\$7,118</b>	----
<b>Net result</b>	\$(3,396)	<b>\$9,997</b>	<b>\$13,392</b>	----
<b>Net result per share</b>	\$(14.84)	<b>\$43.88</b>	<b>\$58.72</b>	----

Figures in millions of pesos

EBITDA: Earnings Before Interest, Taxes, Depreciation and Amortization.

As of June 30, 2020, Elektra\* outstanding shares were 228.8 million and as of June 30, 2021, were 227.8 million.

#### **Company Profile:**

Grupo Elektra is Latin America's leading financial services company and specialty retailer and the largest non-bank provider of cash advance services in the United States. The group operates more than 6,600 points of contact in Mexico, the United States, Guatemala, Honduras, Panama and Peru.

Grupo Elektra is a Grupo Salinas company ([www.gruposalinas.com](http://www.gruposalinas.com)), a group of dynamic, fast growing, and technologically advanced companies focused on creating: economic value through market innovation and goods and services that improve standards of living; social value to improve community wellbeing; and environmental value by reducing the negative impact of its business activities. Created by Mexican entrepreneur Ricardo B. Salinas ([www.ricardosalinas.com](http://www.ricardosalinas.com)), Grupo Salinas operates as a management development and decision forum for the top leaders of member companies. These companies include TV Azteca ([www.TVazteca.com](http://www.TVazteca.com); [www.irtvazteca.com](http://www.irtvazteca.com)), Grupo Elektra ([www.grupoelektra.com.mx](http://www.grupoelektra.com.mx)), Banco Azteca ([www.bancoazteca.com.mx](http://www.bancoazteca.com.mx)), Purpose Financiamiento ([havepurpose.com](http://havepurpose.com)), Afore Azteca ([www.aforeazteca.com.mx](http://www.aforeazteca.com.mx)), Seguros Azteca ([www.segurosazteca.com.mx](http://www.segurosazteca.com.mx)), Punto Casa de Bolsa ([www.puntocasadebolsa.mx](http://www.puntocasadebolsa.mx)), Totalplay ([irtotalplay.mx](http://irtotalplay.mx); [www.totalplay.com.mx](http://www.totalplay.com.mx)) and Totalplay Empresarial ([totalplayempresarial.com.mx](http://totalplayempresarial.com.mx)). TV Azteca and Grupo Elektra trade shares on the Mexican Stock Market and in Spain's Latibex market. Each of the Grupo Salinas companies operates independently, with its own management, board of directors and shareholders. Grupo Salinas has no equity holdings. The group of companies shares a common vision, values and strategies for achieving rapid growth, superior results and world-class performance.

*Except for historical information, the matters discussed in this press release are concepts about the future that involve risks and uncertainty that may cause actual results to differ materially from those projected. Other risks that may affect Grupo Elektra and its subsidiaries are presented in documents sent to the securities authorities.*

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**GRUPO ELEKTRA, S.A.B. DE C.V. AND SUBSIDIARIES**  
**CONSOLIDATED INCOME STATEMENTS**  
**MILLIONS OF MEXICAN PESOS**

	2Q20		2Q21		Change	
Financial income	15,815	59%	20,014	55%	4,198	27%
Commercial income	11,102	41%	16,054	45%	4,953	45%
<b>Income</b>	<b>26,917</b>	<b>100%</b>	<b>36,068</b>	<b>100%</b>	9,151	34%
Financial cost	4,909	18%	6,117	17%	1,208	25%
Commercial cost	7,014	26%	11,636	32%	4,622	66%
<b>Costs</b>	<b>11,923</b>	<b>44%</b>	<b>17,753</b>	<b>49%</b>	5,830	49%
<b>Gross income</b>	<b>14,994</b>	<b>56%</b>	<b>18,315</b>	<b>51%</b>	3,321	22%
<b>Sales, administration and promotion expenses</b>	<b>12,352</b>	<b>46%</b>	<b>13,230</b>	<b>37%</b>	879	7%
<b>EBITDA</b>	<b>2,643</b>	<b>10%</b>	<b>5,085</b>	<b>14%</b>	2,443	92%
Depreciation and amortization	2,067	8%	2,033	6%	(34)	-2%
Other loss (income), net	21	0%	(11)	0%	(31)	----
<b>Operating income</b>	<b>555</b>	<b>2%</b>	<b>3,062</b>	<b>8%</b>	2,508	100%
Comprehensive financial result:						
Interest income	236	1%	159	0%	(78)	-33%
Interest expense	(982)	-4%	(929)	-3%	53	5%
Foreign exchange (loss) gain, net	(16)	0%	0	0%	16	----
Other financial results, net	(4,556)	-17%	7,577	21%	12,133	----
	<b>(5,318)</b>	<b>-20%</b>	<b>6,807</b>	<b>19%</b>	12,125	----
Participation in the net income of CASA and other associated companies	(139)	-1%	72	0%	211	----
<b>(Loss) income before income tax</b>	<b>(4,902)</b>	<b>-18%</b>	<b>9,941</b>	<b>28%</b>	14,844	----
Income tax	1,546	6%	(2,955)	-8%	(4,501)	----
<b>(Loss) income before discontinued operations</b>	<b>(3,357)</b>	<b>-12%</b>	<b>6,986</b>	<b>19%</b>	10,343	----
Result from discontinued operations	(181)	-1%	(38)	0%	143	79%
<b>Consolidated net (loss) income</b>	<b>(3,538)</b>	<b>-13%</b>	<b>6,948</b>	<b>19%</b>	10,486	----



**GRUPO ELEKTRA, S.A.B. DE C.V. AND SUBSIDIARIES**  
**CONSOLIDATED INCOME STATEMENTS**  
**MILLIONS OF MEXICAN PESOS**

	6M20		6M21		Change	
Financial income	35,662	62%	38,015	56%	2,353	7%
Commercial income	21,537	38%	29,438	44%	7,901	37%
<b>Income</b>	<b>57,199</b>	<b>100%</b>	<b>67,453</b>	<b>100%</b>	10,254	18%
Financial cost	15,270	27%	10,476	16%	(4,795)	-31%
Commercial cost	13,886	24%	20,878	31%	6,992	50%
<b>Costs</b>	<b>29,156</b>	<b>51%</b>	<b>31,353</b>	<b>46%</b>	2,197	8%
<b>Gross income</b>	<b>28,043</b>	<b>49%</b>	<b>36,100</b>	<b>54%</b>	8,057	29%
<b>Sales, administration and promotion expenses</b>	<b>24,563</b>	<b>43%</b>	<b>25,580</b>	<b>38%</b>	1,017	4%
<b>EBITDA</b>	<b>3,480</b>	<b>6%</b>	<b>10,520</b>	<b>16%</b>	7,040	100%
Depreciation and amortization	4,029	7%	4,062	6%	33	1%
Other loss (income), net	13	0%	(98)	0%	(111)	----
<b>Operating (loss) income</b>	<b>(562)</b>	<b>-1%</b>	<b>6,556</b>	<b>10%</b>	7,118	----
Comprehensive financial result:						
Interest income	509	1%	379	1%	(130)	-25%
Interest expense	(1,884)	-3%	(1,915)	-3%	(32)	2%
Foreign exchange gain, net	2,442	4%	244	0%	(2,197)	-90%
Other financial results, net	(4,078)	-7%	9,110	14%	13,188	----
	<b>(3,011)</b>	<b>-5%</b>	<b>7,818</b>	<b>12%</b>	10,829	----
Participation in the net income of CASA and other associated companies	(760)	-1%	21	0%	781	----
<b>(Loss) income before income tax</b>	<b>(4,333)</b>	<b>-8%</b>	<b>14,395</b>	<b>21%</b>	18,728	----
Income tax	1,308	2%	(4,270)	-6%	(5,578)	----
<b>(loss) income before discontinued operations</b>	<b>(3,025)</b>	<b>-5%</b>	<b>10,125</b>	<b>15%</b>	13,150	----
Result from discontinued operations	(371)	-1%	(128)	0%	243	65%
<b>Consolidated net (loss) income</b>	<b>(3,396)</b>	<b>-6%</b>	<b>9,997</b>	<b>15%</b>	13,392	----

**GRUPO ELEKTRA, S.A.B. DE C.V. AND SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEET**  
**MILLIONS OF MEXICAN PESOS**

	Commercial Business	Financial Business	Grupo Elektra	Commercial Business	Financial Business	Grupo Elektra	Change	
	<i>At June 30, 2020</i>			<i>At June 30, 2021</i>				
Cash and cash equivalents	6,124	31,838	37,962	10,355	24,434	34,790	(3,173)	-8%
Marketable financial instruments	8,468	102,321	110,789	7,846	95,806	103,652	(7,136)	-6%
Performing loan portfolio	-	64,150	64,150	-	74,676	74,676	10,527	16%
Total past-due loans	-	4,615	4,615	-	3,958	3,958	(658)	-14%
Gross loan portfolio	-	68,765	68,765	-	78,634	78,634	9,869	14%
Allowance for credit risks	-	7,358	7,358	-	10,599	10,599	3,241	44%
Loan portfolio, net	-	61,407	61,407	-	68,035	68,035	6,629	11%
Inventories	12,091	-	12,091	16,972	-	16,972	4,881	40%
Other current assets	15,251	14,474	29,725	14,088	13,967	28,055	(1,670)	-6%
<b>Total current assets</b>	<b>41,934</b>	<b>210,040</b>	<b>251,974</b>	<b>49,261</b>	<b>202,243</b>	<b>251,504</b>	(470)	0%
Financial instruments	30,001	137	30,138	26,851	90	26,941	(3,196)	-11%
Performing loan portfolio	-	43,348	43,348	-	47,158	47,158	3,809	9%
Total past-due loans	-	1,061	1,061	-	882	882	(178)	-17%
Gross loan portfolio	-	44,409	44,409	-	48,040	48,040	3,631	8%
Allowance for credit risks	-	1,420	1,420	-	1,859	1,859	439	31%
Loan portfolio	-	42,989	42,989	-	46,181	46,181	3,192	7%
Other non-current assets	21,403	187	21,590	34,297	529	34,826	13,236	61%
Investment in shares	1,230	-	1,230	1,768	-	1,768	538	44%
Property, furniture, equipment and investment in stores, net	8,017	8,075	16,092	7,090	7,757	14,847	(1,245)	-8%
Intangible assets	633	8,104	8,737	519	7,003	7,522	(1,215)	-14%
Right of use asset	8,604	1,980	10,584	8,582	2,343	10,925	341	3%
Other assets	1,203	8,194	9,397	2,262	6,180	8,442	(955)	-10%
<b>TOTAL ASSETS</b>	<b>113,026</b>	<b>279,706</b>	<b>392,731</b>	<b>130,632</b>	<b>272,325</b>	<b>402,957</b>	10,225	3%
Demand and term deposits	-	183,746	183,746	-	180,695	180,695	(3,051)	-2%
Creditors from repurchase agreements	-	19,605	19,605	-	21,967	21,967	2,362	12%
Short-term debt	11,215	1,187	12,402	14,539	100	14,638	2,236	18%
Leasing	1,935	1,096	3,031	1,294	1,045	2,339	(692)	-23%
<b>Short-term liabilities with cost</b>	<b>13,150</b>	<b>205,634</b>	<b>218,784</b>	<b>15,833</b>	<b>203,806</b>	<b>219,639</b>	855	0%
Suppliers and other short-term liabilities	16,716	21,725	38,441	17,868	17,557	35,425	(3,015)	-8%
<b>Short-term liabilities without cost</b>	<b>16,716</b>	<b>21,725</b>	<b>38,441</b>	<b>17,868</b>	<b>17,557</b>	<b>35,425</b>	<b>(3,015)</b>	<b>-8%</b>
<b>Total short-term liabilities</b>	<b>29,866</b>	<b>227,359</b>	<b>257,225</b>	<b>33,701</b>	<b>221,364</b>	<b>255,064</b>	(2,160)	-1%
Long-term debt	14,370	22	14,392	17,646	15	17,660	3,268	23%
Leasing	7,536	1,051	8,587	8,161	1,288	9,449	863	10%
<b>Long-term liabilities with cost</b>	<b>21,906</b>	<b>1,073</b>	<b>22,979</b>	<b>25,807</b>	<b>1,302</b>	<b>27,109</b>	4,131	18%
<b>Long-term liabilities without cost</b>	<b>12,636</b>	<b>1,948</b>	<b>14,584</b>	<b>15,459</b>	<b>1,624</b>	<b>17,083</b>	2,499	17%
<b>Total long-term liabilities</b>	<b>34,542</b>	<b>3,020</b>	<b>37,563</b>	<b>41,266</b>	<b>2,926</b>	<b>44,192</b>	6,629	18%
<b>TOTAL LIABILITIES</b>	<b>64,408</b>	<b>230,379</b>	<b>294,787</b>	<b>74,966</b>	<b>224,290</b>	<b>299,256</b>	4,469	2%
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>48,618</b>	<b>49,326</b>	<b>97,944</b>	<b>55,665</b>	<b>48,035</b>	<b>103,700</b>	5,756	6%
<b>LIABILITIES + EQUITY</b>	<b>113,026</b>	<b>279,706</b>	<b>392,731</b>	<b>130,632</b>	<b>272,325</b>	<b>402,957</b>	10,225	3%

**INFRASTRUCTURE**

	2Q20		2Q21		Change	
<b><u>Points of sale in Mexico</u></b>						
Elektra	1,140	16%	1,142	18%	2	0%
Salinas y Rocha	37	1%	36	1%	(1)	-3%
Banco Azteca	1,840	26%	1,848	29%	8	0%
Freestanding branches	1,745	25%	1,695	26%	(50)	-3%
<b>Total</b>	<b>4,762</b>	<b>68%</b>	<b>4,721</b>	<b>74%</b>	<b>(41)</b>	<b>-1%</b>
<b><u>Points of sale in Central America</u></b>						
Elektra	195	3%	107	2%	(88)	-45%
Banco Azteca	398	6%	206	3%	(192)	-48%
Freestanding branches	91	1%	55	1%	(36)	-40%
<b>Total</b>	<b>684</b>	<b>10%</b>	<b>368</b>	<b>6%</b>	<b>(316)</b>	<b>-46%</b>
<b><u>Points of sale in North America</u></b>						
Purpose Financial	1,601	23%	1,311	20%	(290)	-18%
<b>Total</b>	<b>1,601</b>	<b>23%</b>	<b>1,311</b>	<b>20%</b>	<b>(290)</b>	<b>-18%</b>
<b>TOTAL</b>	<b>7,047</b>	<b>100%</b>	<b>6,400</b>	<b>100%</b>	<b>(647)</b>	<b>-9%</b>
<hr/>						
<b><u>Floor space (m²)</u></b>	<b>1,532</b>	<b>100%</b>	<b>1,448</b>	<b>100%</b>	<b>(84)</b>	<b>-5%</b>
<hr/>						
<b><u>Employees</u></b>						
Mexico	66,259	84%	62,230	88%	(4,029)	-6%
Central and South America	8,387	11%	5,221	7%	(3,166)	-38%
North America	3,791	5%	2,983	4%	(808)	-21%
<b>Total employees</b>	<b>78,437</b>	<b>100%</b>	<b>70,434</b>	<b>100%</b>	<b>(8,003)</b>	<b>-10%</b>