



GRUPO ELEKTRA ANNOUNCES THIRD QUARTER 2025 RESULTS

Mexico City, October 28, 2025—Grupo Elektra, S.A.B. de C.V. (BMV: ELEKTRA* Latibex: XEKT), reported today its third quarter 2025 results.

Quarterly results

Consolidated revenue was Ps.53,864 million, compared to Ps.50,761 million in the same quarter of the previous year.

Consolidated costs were Ps.25,637 million, up from Ps.24,538 million in the previous year, while sales, administrative and promotion expenses totaled Ps.21,305 million, compared to Ps.19,358 million in the same period in 2024.

EBITDA was Ps.6,922 million, compared to Ps.6,865 million a year ago. Relevant changes below EBITDA were as follows:

A gain in foreign exchange of Ps.155 million this quarter, compared to a foreign exchange loss of Ps.491 million a year ago, as a result of a net liability monetary position, combined with appreciation of the peso against the dollar this period, compared to depreciation the previous year.

A positive variation of Ps.3,965 million in other financial results, reflecting stability this quarter in the market value of the underlying financial instruments held by the company — and which do not imply cash flow — compared to a loss of 11% a year ago.

Consistent with the quarter's results, there was an increase of Ps.1,299 million in the tax provision for the period.

Grupo Elektra reported net income of Ps.2,274 million, compared to net loss of Ps.574 million a year ago.

Balance sheet

The consolidated gross loan portfolio of Banco Azteca Mexico, Purpose Financial, and Banco Azteca Latinoamerica as of September 30, 2025, was Ps.212,366 million, up from Ps.189,537 million the previous year. The consolidated non-performing loan ratio was 5.2% at the end of the period, compared to 4.2% the previous year.

Grupo Elektra's consolidated deposits totaled Ps.248,125 million, compared to Ps.227,495 million a year ago.

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 6,000 points of contact in México, the United States, Guatemala, Honduras, and Panama.

Grupo Elektra is a Grupo Salinas company (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 well-being; and environmental value by reducing the negative impact of its business activities. Created by Mexican entrepreneur Ricardo B. Salinas (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; www.irtvazteca.com), Grupo Elektra (www.grupoelektra.com.mx), Banco Azteca (www.bancoazteca.com.mx), Purpose Financial (havepurpose.com), Afore Azteca (www.aforeazteca.com.mx), Seguros Azteca (www.segurosazteca.com.mx), Punto Casa de Bolsa (www.puntocasadebolsa.mx), Total Play (irtotalplay.mx; www.totalplay.com.mx) and Total Play Empresarial (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

	3Q24		3Q25		Change	
Financial income	32,536	64%	35,569	66%	3,033	9%
Commercial income	18,225	36%	18,295	34%	70	0%
Income	50,761	100%	53,864	100%	3,103	6%
Financial cost	11,620	23%	13,165	24%	1,545	13%
Commercial cost	12,917	25%	12,472	23%	(445)	-3%
Costs	24,538	48%	25,637	48%	1,099	4%
Gross income	26,223	52%	28,227	52%	2,004	8%
Sales, administration and promotion expenses	19,358	38%	21,305	40%	1,947	10%
EBITDA	6,865	14%	6,922	13%	57	1%
Depreciation and amortization	2,363	5%	2,497	5%	134	6%
Other (income) expense, net	(3)	0%	117	0%	121	---
Operating income	4,506	9%	4,308	8%	(198)	-4%
Comprehensive financial result:						
Interest income	586	1%	274	1%	(312)	-53%
Interest expense	(1,471)	-3%	(1,440)	-3%	31	2%
Foreign exchange (loss) gain, net	(491)	-1%	155	0%	645	---
Other financial results, net	(3,839)	-8%	126	0%	3,965	---
	(5,215)	-10%	(886)	-2%	4,329	83%
Participation in the net income of CASA and other associated companies	(109)	0%	(80)	0%	29	27%
(Loss) income before income tax	(818)	-2%	3,342	6%	4,160	---
Income tax	244	0%	(1,056)	-2%	(1,299)	---
(Loss) income before discontinued operations	(575)	-1%	2,286	4%	2,861	---
Result from discontinued operations	0	0%	(12)	0%	(12)	---
Consolidated net (loss) income	(574)	-1%	2,274	4%	2,849	---

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CONSOLIDATED INCOME STATEMENTS
MILLIONS OF MEXICAN PESOS

	9M24		9M25		Change	
Financial income	89,304	62%	100,958	65%	11,653	13%
Commercial income	54,202	38%	55,539	35%	1,337	2%
Income	143,506	100%	156,497	100%	12,991	9%
Financial cost	30,426	21%	33,329	21%	2,904	10%
Commercial cost	38,569	27%	38,537	25%	(32)	0%
Costs	68,995	48%	71,866	46%	2,872	4%
Gross income	74,511	52%	84,630	54%	10,119	14%
Sales, administration and promotion expenses	54,957	38%	64,641	41%	9,684	18%
EBITDA	19,554	14%	19,989	13%	435	2%
Depreciation and amortization	7,004	5%	7,314	5%	310	4%
Other (income) expense, net	(18)	0%	101	0%	119	---
Operating income	12,569	9%	12,575	8%	5	0%
Comprehensive financial result:						
Interest income	1,510	1%	1,130	1%	(380)	-25%
Interest expense	(4,373)	-3%	(4,501)	-3%	(128)	-3%
Foreign exchange (loss) gain, net	(1,124)	-1%	757	0%	1,882	---
Other financial results, net	(7,476)	-5%	163	0%	7,639	---
	(11,463)	-8%	(2,451)	-2%	9,012	79%
Participation in the net income of CASA and other associated companies	(335)	0%	(29)	0%	306	91%
Income before income tax	771	1%	10,095	6%	9,324	---
Income tax	(267)	0%	(3,262)	-2%	(2,995)	---
Income before discontinued operations	504	0%	6,833	4%	6,329	---
Result from discontinued operations	(2)	0%	2	0%	4	---
Consolidated net income	502	0%	6,835	4%	6,333	---

CONSOLIDATED BALANCE SHEET
MILLIONS OF MEXICAN PESOS

	Commercial Business	Financial Business	Grupo Elektra	Commercial Business	Financial Business	Grupo Elektra	Change	
	<u>At September 30, 2024</u>			<u>At September 30, 2025</u>				
Cash and cash equivalents	12,026	30,334	42,360	8,595	34,226	42,822	461	1%
Marketable financial instruments	3,875	97,962	101,837	5,850	132,710	138,560	36,724	36%
Performing loan portfolio	-	97,182	97,182	-	110,442	110,442	13,260	14%
Total past-due loans	-	5,706	5,706	-	7,507	7,507	1,801	32%
Gross loan portfolio	-	102,888	102,888	-	117,949	117,949	15,061	15%
Allowance for credit risks	-	18,971	18,971	-	20,905	20,905	1,933	10%
Loan portfolio, net	-	83,917	83,917	-	97,044	97,044	13,127	16%
Inventories	20,592	-	20,592	25,113	-	25,113	4,521	22%
Other current assets	25,930	15,391	41,321	21,982	12,858	34,840	(6,480)	-16%
Total current assets	62,424	227,603	290,027	61,541	276,839	338,380	48,353	17%
Financial instruments	24,314	2	24,316	8,993	249	9,242	(15,073)	-62%
Performing loan portfolio	-	84,466	84,466	-	90,942	90,942	6,476	8%
Total past-due loans	-	2,184	2,184	-	3,476	3,476	1,292	59%
Gross loan portfolio	-	86,649	86,649	-	94,417	94,417	7,768	9%
Allowance for credit risks	-	5,459	5,459	-	6,958	6,958	1,499	27%
Loan portfolio	-	81,190	81,190	-	87,460	87,460	6,270	8%
Other non-current assets	14,342	263	14,605	21	387	408	(14,197)	-97%
Investment in shares	2,024	12	2,037	2,081	17	2,098	61	3%
Property, furniture, equipment and investment in stores, net	8,583	10,394	18,976	7,436	9,480	16,916	(2,060)	-11%
Intangible assets	703	8,473	9,176	598	9,051	9,648	472	5%
Right of use asset	12,147	2,163	14,310	13,403	2,203	15,606	1,296	9%
Other assets	6,615	11,461	18,075	12,373	13,837	26,211	8,135	45%
TOTAL ASSETS	131,151	341,561	472,712	106,446	399,524	505,969	33,258	7%
Demand and term deposits	-	227,495	227,495	-	248,125	248,125	20,630	9%
Creditors from repurchase agreements	-	33,974	33,974	-	60,819	60,819	26,845	79%
Short-term debt	9,061	343	9,404	8,756	37	8,792	(612)	-7%
Leasing	2,134	830	2,964	2,811	802	3,614	649	22%
Short-term liabilities with cost	11,195	262,643	273,838	11,567	309,783	321,350	47,512	17%
Suppliers and other short-term liabilities	33,095	26,235	59,330	26,771	25,937	52,707	(6,622)	-11%
Short-term liabilities without cost	33,095	26,235	59,330	26,771	25,937	52,707	(6,622)	-11%
Total short-term liabilities	44,289	288,878	333,167	38,337	335,719	374,057	40,889	12%
Long-term debt	26,230	0	26,230	26,927	-	26,927	697	3%
Leasing	11,357	1,381	12,739	12,445	1,501	13,946	1,207	9%
Long-term liabilities with cost	37,587	1,381	38,969	39,372	1,501	40,873	1,904	5%
Long-term liabilities without cost	5,509	2,124	7,633	7,813	2,432	10,244	2,611	34%
Total long-term liabilities	43,096	3,506	46,602	47,185	3,933	51,117	4,515	10%
TOTAL LIABILITIES	87,386	292,384	379,769	85,522	339,652	425,174	45,405	12%
TOTAL STOCKHOLDERS' EQUITY	43,766	49,177	92,943	20,923	59,872	80,796	(12,147)	-13%
LIABILITIES + EQUITY	131,151	341,561	472,712	106,446	399,524	505,969	33,258	7%