



**GRUPO ELEKTRA ANNOUNCES REVENUE OF Ps.53,297 MILLION
AND EBITDA OF Ps.7,813 MILLION FOR THE THIRD QUARTER OF 2026**

México City, October 27, 2026—Grupo Elektra, S.A. de C.V., 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 third quarter 2026 results.

Quarterly results

Grupo Elektra's consolidated revenue was Ps. 53,297 million for the period, compared to Ps. 53,864 million in the same quarter of the previous year.

Consolidated costs were Ps.24,225 million, down from Ps.25,637 million the previous year, while sales, administrative, and promotional expenses totaled Ps.21,260 million, compared to Ps.21,305 million in the same period of 2025.

EBITDA was Ps.7,813 million, up from Ps.6,922 million a year ago.

Below EBITDA, an exchange loss of Ps.67 million was recorded, compared to a gain of Ps.155 million a year earlier, driven by depreciation of the peso against the dollar, combined with a net monetary liability position in foreign currency, in contrast to currency appreciation a year ago.

Grupo Elektra reported net income of Ps.2,230 million, from Ps.2,274 million a year ago.

Balance sheet

Grupo Elektra's consolidated gross loan portfolio as of September 30, 2026, was Ps.217,489 million, compared to Ps.212,366 million the previous year. The consolidated delinquency rate was 4.9% at the end of the period.

The gross loan portfolio balance for Banco Azteca Mexico was Ps.209,671 million, compared to Ps.203,994 million a year earlier. The bank's non-performing loan ratio was 4.9%.

Grupo Elektra's consolidated deposits were Ps.255,695 million, compared to Ps.248,125 million a year earlier. Traditional deposits at Banco Azteca Mexico were Ps.246,069 million, up from Ps.240,761 million the previous year.

Banco Azteca Mexico's liquidity coverage ratio was 461%, and the capitalization ratio was 14.04%.

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 5,000 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). 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. DE C.V. AND SUBSIDIARIES
CONSOLIDATED INCOME STATEMENTS
MILLIONS OF MEXICAN PESOS

	3Q25		3Q26		Change	
Financial income	35,569	66%	34,495	65%	(1,074)	-3%
Commercial income	18,295	34%	18,802	35%	507	3%
Income	53,864	100%	53,297	100%	(567)	-1%
Financial cost	13,165	24%	11,809	22%	(1,356)	-10%
Commercial cost	12,472	23%	12,415	23%	(57)	0%
Costs	25,637	48%	24,225	45%	(1,413)	-6%
Gross income	28,227	52%	29,073	55%	846	3%
Sales, administration and promotion expenses	21,305	40%	21,260	40%	(45)	0%
EBITDA	6,922	13%	7,813	15%	891	13%
Depreciation and amortization	2,497	5%	2,273	4%	(224)	-9%
Other expense (income), net	117	0%	(9)	0%	(126)	---
Operating income	4,308	8%	5,549	10%	1,241	29%
Comprehensive financial result:						
Interest income	274	1%	182	0%	(92)	-34%
Interest expense	(1,440)	-3%	(1,322)	-2%	118	8%
Foreign exchange gain (loss), net	155	0%	(67)	0%	(221)	---
Other financial results, net	126	0%	(129)	0%	(254)	---
	(886)	-2%	(1,335)	-3%	(450)	-51%
Participation in the net income of CASA and other associated companies	(80)	0%	0	0%	80	---
Income before income tax	3,342	6%	4,214	8%	872	26%
Income tax	(1,056)	-2%	(1,996)	-4%	(940)	-89%
Income before discontinued operations	2,286	4%	2,219	4%	(68)	-3%
Result from discontinued operations	(12)	0%	11	0%	23	---
Consolidated net income	2,274	4%	2,230	4%	(45)	-2%

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

	9M25		9M26		Change	
Financial income	100,958	65%	98,697	65%	(2,261)	-2%
Commercial income	55,539	35%	52,164	35%	(3,375)	-6%
Income	156,497	100%	150,861	100%	(5,636)	-4%
Financial cost	33,329	21%	34,815	23%	1,486	4%
Commercial cost	38,537	25%	34,650	23%	(3,887)	-10%
Costs	71,866	46%	69,465	46%	(2,401)	-3%
Gross income	84,630	54%	81,396	54%	(3,235)	-4%
Sales, administration and promotion expenses	64,641	41%	61,611	41%	(3,030)	-5%
EBITDA	19,989	13%	19,785	13%	(205)	-1%
Depreciation and amortization	7,314	5%	7,045	5%	(269)	-4%
Other expense (income), net	101	0%	(45)	0%	(146)	---
Operating income	12,575	8%	12,785	8%	210	2%
Comprehensive financial result:						
Interest income	1,130	1%	588	0%	(542)	-48%
Interest expense	(4,501)	-3%	(3,953)	-3%	548	12%
Foreign exchange gain (loss), net	757	0%	(290)	0%	(1,047)	---
Other financial results, net	163	0%	(109)	0%	(272)	---
	(2,451)	-2%	(3,764)	-2%	(1,313)	-54%
Participation in the net income of CASA and other associated companies	(29)	0%	50	0%	79	---
Income before income tax	10,095	6%	9,070	6%	(1,024)	-10%
Income tax	(3,262)	-2%	(4,658)	-3%	(1,396)	-43%
Income before discontinued operations	6,833	4%	4,413	3%	(2,420)	-35%
Result from discontinued operations	2	0%	9	0%	7	---
Consolidated net income	6,835	4%	4,422	3%	(2,413)	-35%

GRUPO ELEKTRA, S.A. 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	
	<u>At September 30, 2025</u>			<u>At september 30, 2026</u>				
Cash and cash equivalents	8,595	34,226	42,822	11,082	27,816	38,898	(3,924)	-9%
Marketable financial instruments	5,850	132,710	138,560	7,272	114,437	121,709	(16,851)	-12%
Performing loan portfolio	-	110,442	110,442	-	112,242	112,242	1,800	2%
Total past-due loans	-	7,507	7,507	-	7,653	7,653	146	2%
Gross loan portfolio	-	117,949	117,949	-	119,895	119,895	1,947	2%
Allowance for credit risks	-	20,905	20,905	-	18,667	18,667	(2,237)	-11%
Loan portfolio, net	-	97,044	97,044	-	101,228	101,228	4,184	4%
Inventories	25,113	-	25,113	21,985	-	21,985	(3,128)	-12%
Other current assets	21,982	12,858	34,840	24,438	14,081	38,518	3,678	11%
Total current assets	61,541	276,839	338,380	64,777	257,562	322,339	(16,041)	-5%
Financial instruments	8,993	249	9,242	381	228	610	(8,633)	-93%
Performing loan portfolio	-	90,942	90,942	-	94,617	94,617	3,676	4%
Total past-due loans	-	3,476	3,476	-	2,977	2,977	(499)	-14%
Gross loan portfolio	-	94,417	94,417	-	97,594	97,594	3,177	3%
Allowance for credit risks	-	6,958	6,958	-	6,638	6,638	(319)	-5%
Loan portfolio	-	87,460	87,460	-	90,956	90,956	3,496	4%
Other non-current assets	21	387	408	3	1,538	1,541	1,133	278%
Investment in shares	2,081	17	2,098	143	21	164	(1,934)	-92%
Property, furniture, equipment and investment in stores, net	7,436	9,480	16,916	6,518	8,156	14,675	(2,242)	-13%
Intangible assets	598	9,051	9,648	35	9,208	9,243	(405)	-4%
Right of use asset	13,403	2,203	15,606	12,500	1,762	14,262	(1,345)	-9%
Other assets	12,373	13,837	26,211	13,847	20,957	34,804	8,593	33%
TOTAL ASSETS	106,446	399,524	505,969	98,205	390,389	488,594	(17,376)	-3%
Demand and term deposits	-	248,125	248,125	-	255,695	255,695	7,570	3%
Creditors from repurchase agreements	-	60,819	60,819	-	38,814	38,814	(22,005)	-36%
Short-term debt	8,756	37	8,792	11,441	468	11,908	3,116	35%
Leasing	2,811	802	3,614	2,721	703	3,424	(190)	-5%
Short-term liabilities with cost	11,567	309,783	321,350	14,162	295,679	309,841	(11,508)	-4%
Suppliers and other short-term liabilities	26,771	25,937	52,707	37,215	30,631	67,846	15,139	29%
Short-term liabilities without cost	26,771	25,937	52,707	37,215	30,631	67,846	15,139	29%
Total short-term liabilities	38,337	335,719	374,057	51,377	326,311	377,687	3,631	1%
Long-term debt	26,927	-	26,927	20,357	-	20,357	(6,570)	-24%
Leasing	12,445	1,501	13,946	11,592	1,163	12,755	(1,191)	-9%
Long-term liabilities with cost	39,372	1,501	40,873	31,949	1,163	33,112	(7,761)	-19%
Long-term liabilities without cost	7,813	2,432	10,244	6,549	3,384	9,933	(311)	-3%
Total long-term liabilities	47,185	3,933	51,117	38,498	4,547	43,045	(8,072)	-16%
TOTAL LIABILITIES	85,522	339,652	425,174	89,875	330,858	420,733	(4,441)	-1%
TOTAL STOCKHOLDERS' EQUITY	20,923	59,872	80,796	8,330	59,531	67,861	(12,935)	-16%
LIABILITIES + EQUITY	106,446	399,524	505,969	98,205	390,389	488,594	(17,376)	-3%

INFRASTRUCTURE

	3Q25		3Q26		Change	
<u>Points of sale in Mexico</u>						
Elektra	1,243	20%	1,229	21%	(14)	-1%
Salinas y Rocha	32	1%	29	0%	(3)	-9%
Banco Azteca	1,928	32%	1,884	32%	(44)	-2%
Freestanding branches	1,684	28%	1,676	28%	(8)	0%
Total	4,887	80%	4,818	81%	(69)	-1%
<u>Points of sale in Central America</u>						
Elektra	127	2%	126	2%	(1)	-1%
Banco Azteca	231	4%	229	4%	(2)	-1%
Freestanding branches	67	1%	64	1%	(3)	-4%
Total	425	7%	419	7%	(6)	-1%
<u>Points of sale in North America</u>						
Purpose Financial	800	13%	736	12%	(64)	-8%
Total	800	13%	736	12%	(64)	-8%
TOTAL	6,112	100%	5,973	100%	(139)	-2%
<u>Floor space (m²)</u>	1,725	100%	1,717	100%	(8)	0%