



**January 2017**

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*The following information contains or may be deemed to contain, “forward-looking statements” (as defined by the U.S. Private Securities Litigation Reform Act of 1995). By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. The future results of the issuer may vary from the results expressed in, or implied by, the following forward-looking statements, possibly to a material degree. Grupo Elektra (“Elektra” or the “Company”) undertakes no obligation to update or revise any forward-looking statements.*

# Company Overview

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## Consumer Finance and Retail



## Media



## Telecommunications



## Citizenship



- Grupo Elektra generates more than 62,000 direct jobs
- The Company has presence across the Americas in Mexico, USA, El Salvador, Guatemala, Honduras, Panama and Peru

- ❁ Grupo Elektra is the leading financial services company and specialty retailer in Latin America, and the largest non-bank provider of cash advance services in the USA. It is a publicly-traded company in Mexico and Spain\*
- ❁ The strength of the Company is based on more than six decades of credit experience, contributing to enhance the purchasing power of millions of families on the base-of-the-pyramid.
- ❁ The Company divides its operations in two segments: the commercial and the financial business, that represent 38% and 62% of the consolidated revenues, respectively as of the last twelve months (LTM) 3Q16.



\* On the IPC, the Mexican Stock Exchange's principal Index and it is also incorporated in its Corporate Sustainability Index; and on LATIBEX, the International Market for Latin American Securities, regulated by the Spanish Securities Market Law.

# Presence in America (points of contact)

 Advance America USA

USA:  
2,165

   Mexico

  Guatemala

Honduras  

Mexico:  
4,465

  El Salvador

  Panama

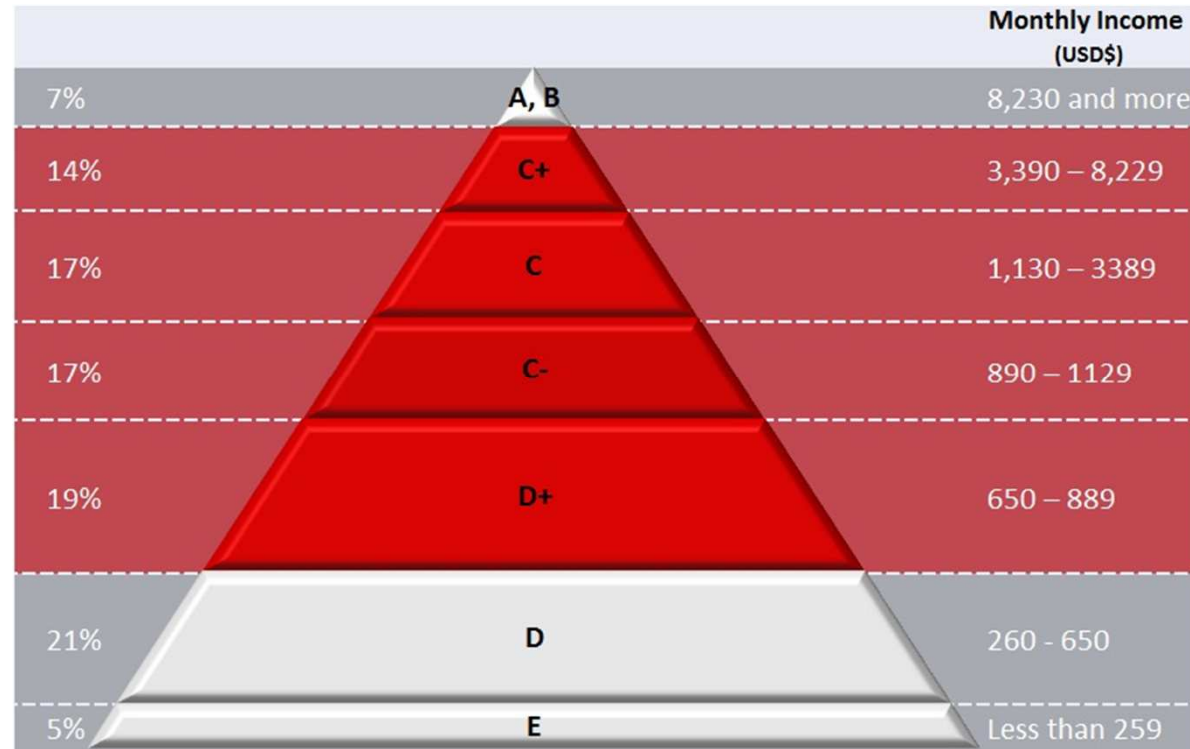
  Peru

Latin  
America:  
680

Total:  
7,391

Our target market is:

**67%**  
of Latin American Families



Middle-income families in the USA

Customer Profile	Advance America Customers	U.S. Census 2010
Average Age	43	39
Median Household Income	US\$56,228	US\$50,046
% Homeowners	78%	65%
% With High School Diploma or Higher	94%	85%

Source: AMAI (Mexican Association of Research Agencies)

\*AMAI estimation based on IBOPE-NIELSEN. Considers cities of 50,000 or more inhabitants

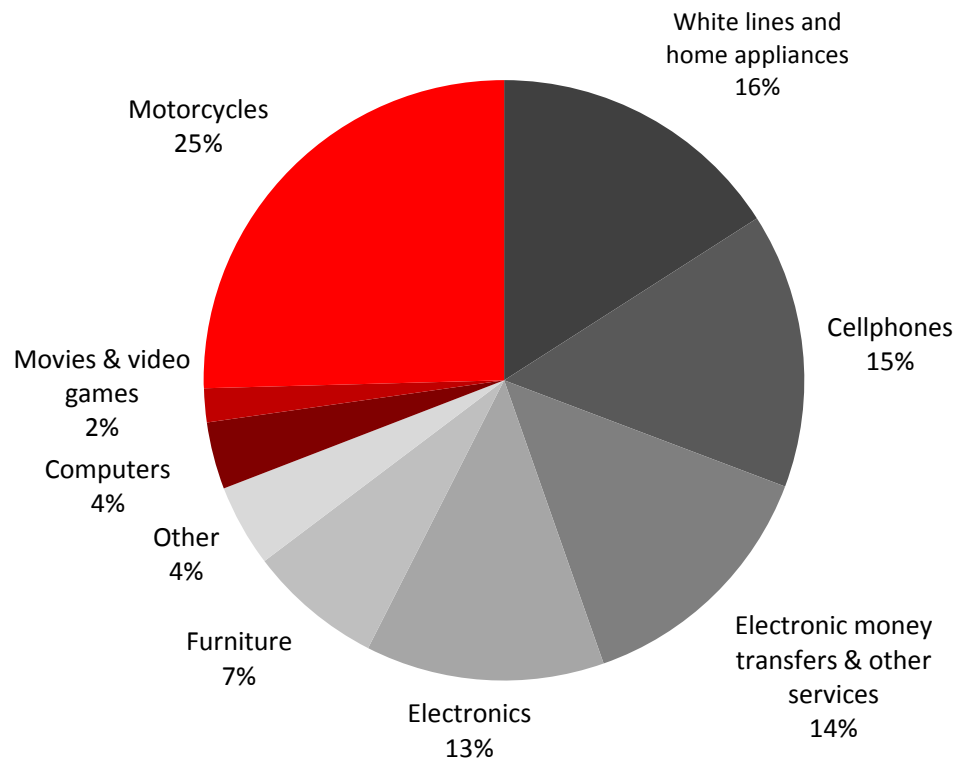
# Commercial Business

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## Revenues by category as of LTM 3Q16

Ps.29,830 million (US\$1,539 million)



### Leading brands offered\*



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- ❁ Target: C, D+ socioeconomic segments
- ❁ 1,195 points of contact as of 3Q16:  
978 in Mexico and 167 in Latin America
- ❁ Traditional average store sales floor: 868m<sup>2</sup>
- ❁ 16 distribution centers:  
10 in Mexico and six in Latin America



- More than 3.1 million motorcycles sold in Mexico, Guatemala, Peru, Honduras, Panama and Costa Rica
- “Ensamblika” has assembled more than 2.2 million units in eight years
- The facility has three assembly lines with a daily installed capacity of 2,100 motorcycles
- More than 50 models with engines between 90 and 250 cc, including the first electrical powered “Voltium”
- Distribution channels: Elektra stores, Salinas y Rocha, dealers, retail chains and own agencies
- More than 600 services centers authorized in Mexico and more than 190 in Latin America




# Financial Business


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- ❧ Operates in Mexico, El Salvador, Guatemala, Honduras, Panama and Peru.
- ❧ In Mexico we are:
  - The second largest bank by number of points of contact
  - The third one by amount of personal loans
- ❧ 4,031 points of contact (1,195 inside our retail stores)
- ❧ Use of products and payment of services through Apps
- ❧ A solid base of deposits with flexible funding, no commissions, and savings accounts starting with Ps.1



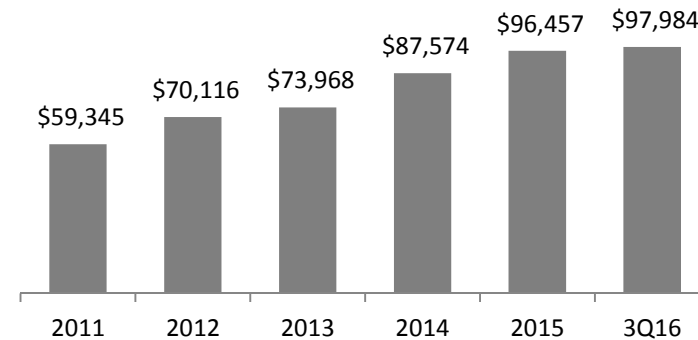
# Financial Overview of Banco Azteca Mexico

 A broad and diversified portfolio of that translates into a strong and stable deposit base

 The effective risk management offers a solid asset quality

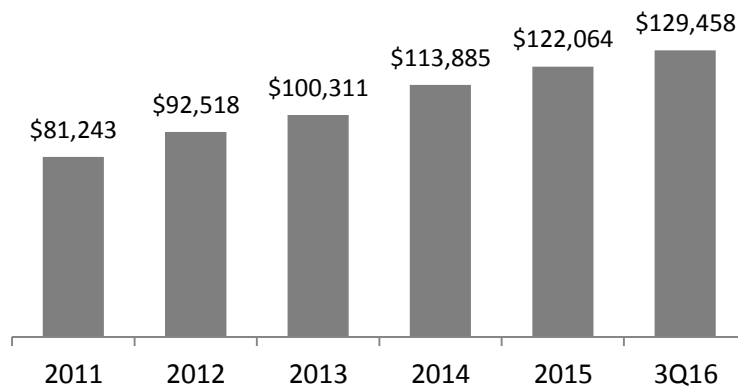
US\$5,057 million

## Total deposits



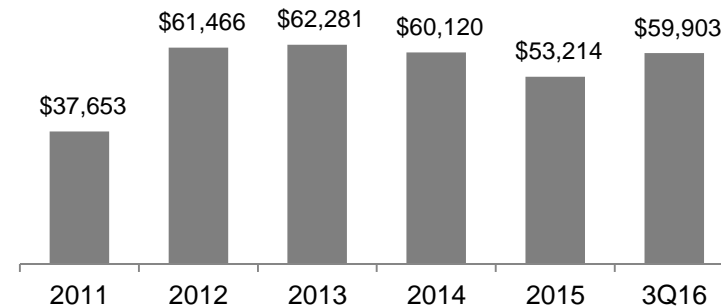
## Assets<sup>(1)</sup>

US\$6,681 million



US\$3,091 million

## Gross credit portfolio

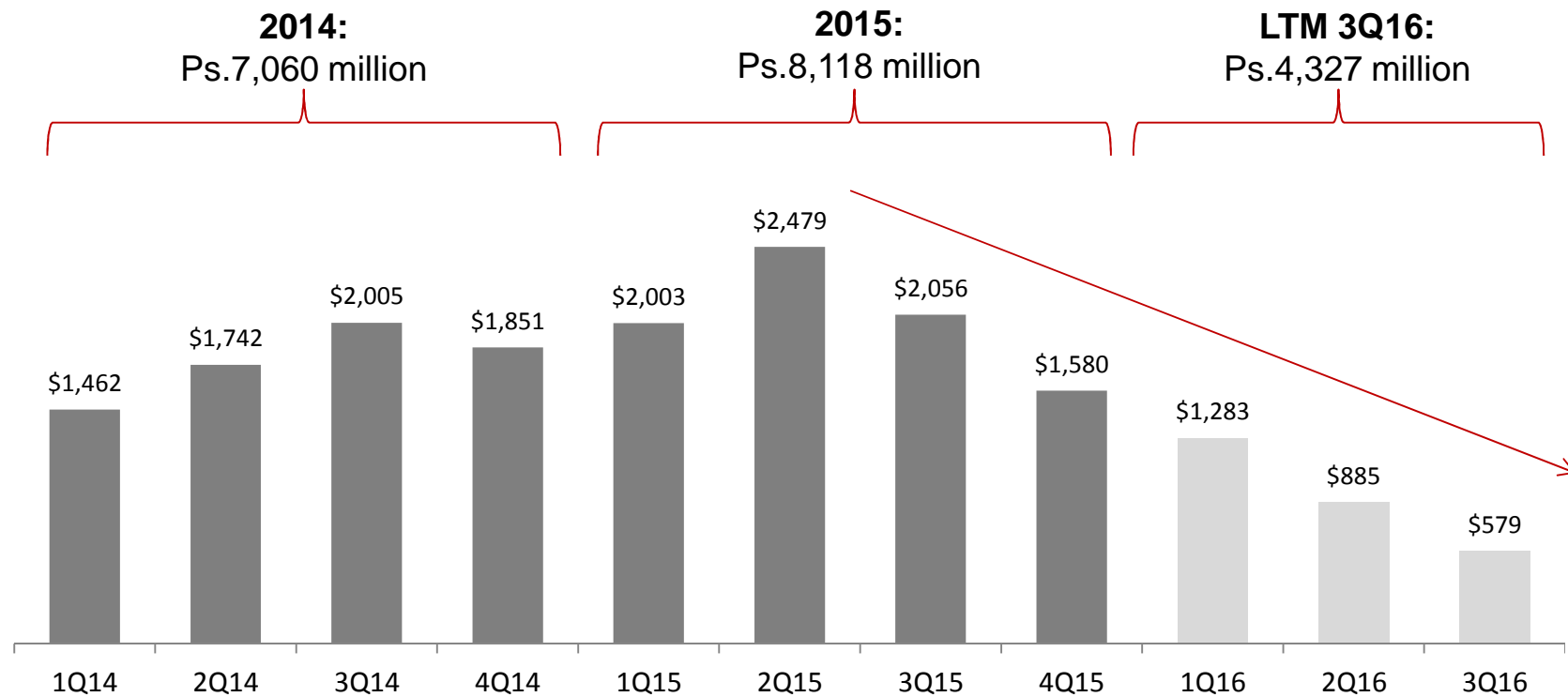


(1) Assets = Cash and cash equivalents + Investments in securities + Accounts receivable + Total net portfolio, net + Fixed assets + Other assets

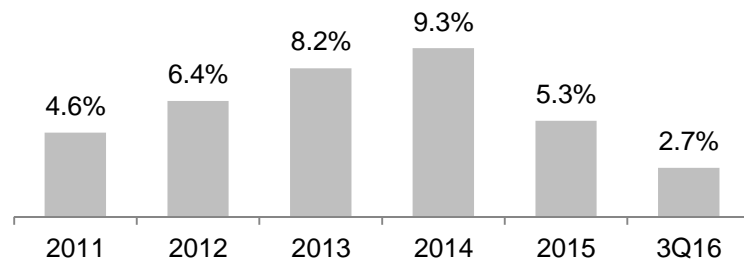
Information includes Banco Azteca El Salvador, a subsidiary of Banco Azteca Mexico

Ps. Million

## Cancellations due to credit portfolio deterioration

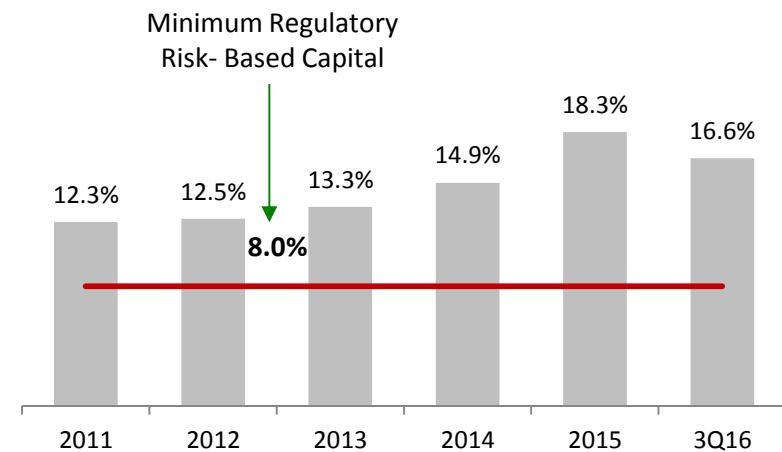


## Non-Performing Loan (NPL) Ratio



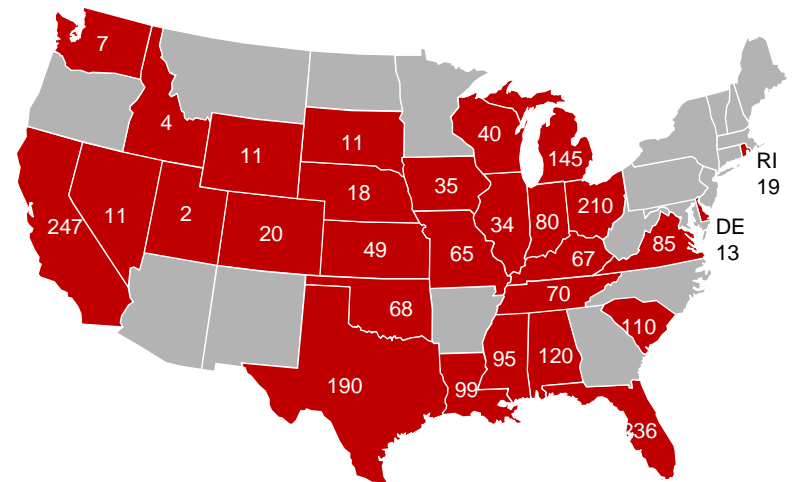
Coverage: 1.6x   1.6x   1.4x   1.3x   2.0x   3.1x




## Capitalization Ratio





- ⚙️ Leading provider of non-bank cash advance services in the USA, measured by number of stores.
- ⚙️ 2,165 points of contact in 29 states and 6,007 employees as of 3Q16
- ⚙️ More than 10 million of loans on a year
- ⚙️ Pay day loans:
  - Amount: US\$369; duration: 20 days
- ⚙️ Title loans:
  - Amount: US\$845; duration: 67 days
- ⚙️ Installment loans:
  - Amount: US\$572; duration: 112 days



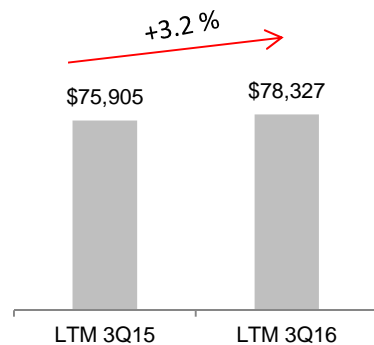
 <b>Seguros Azteca</b>	 <b>Punto Casa de Bolsa</b>	 <b>Afore Azteca</b>
<p><b>Seguros Azteca</b></p> <ul style="list-style-type: none"> <li>⚙ Offers liability and life insurance</li> <li>⚙ Liability insurance covers:           <ul style="list-style-type: none"> <li>▪ Property</li> <li>▪ Cars</li> <li>▪ Motorcycles</li> </ul> </li> <li>⚙ Micro insurances in case of casualty and critical illness:           <ul style="list-style-type: none"> <li>▪ Accidental death</li> <li>▪ Breast and cervical cancer</li> <li>▪ First heart attack</li> </ul> </li> </ul>	<p><b>Punto Casa de Bolsa</b></p> <ul style="list-style-type: none"> <li>⚙ 19 Certificados Bursatiles issuances and two IPOs:           <ul style="list-style-type: none"> <li>▪ FIBRA HD</li> <li>▪ CADU Inmobiliaria</li> <li>▪ Grupo Diniz</li> <li>▪ Grupo Elektra</li> <li>▪ Crediamigo</li> <li>▪ ConCrédito</li> <li>▪ Central Leasing</li> <li>▪ NAFINSA</li> <li>▪ Exitus Capital</li> <li>▪ ION</li> <li>▪ Mas Leasing</li> </ul> </li> </ul> <p><small>* Source: AMIB</small></p>	<p><b>Afore Azteca</b></p> <ul style="list-style-type: none"> <li>⚙ Pension fund administrator</li> <li>⚙ Assets under management for Ps.41 billion as of 3Q16 (+25% vs. 3Q15)</li> <li>⚙ More than 1.7 million of accounts as of 3Q16 (+18% vs. 3Q15)</li> <li>⚙ Second place in accumulated return in 2016*</li> </ul> <p><small>* Source: CONSAR</small></p>

# Financial Overview

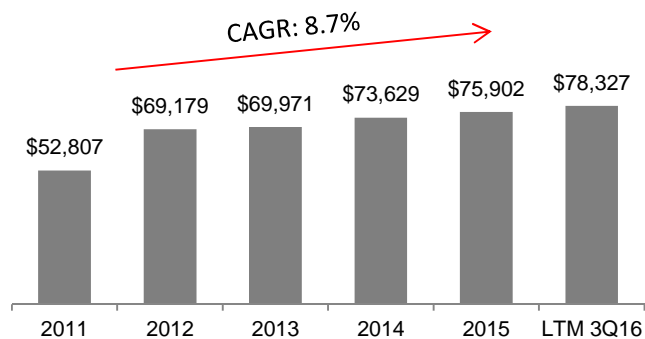
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# Consolidated Financial Performance

## Revenues

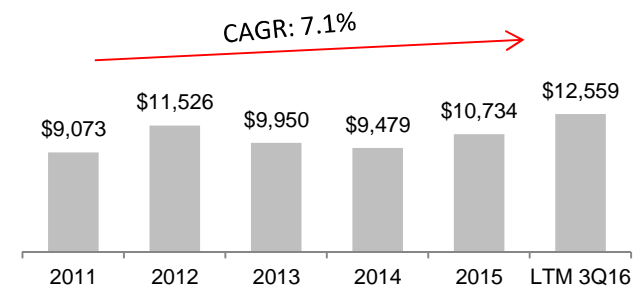


## Revenues



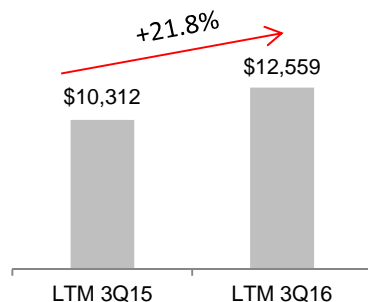
US\$4,042 million

## EBITDA

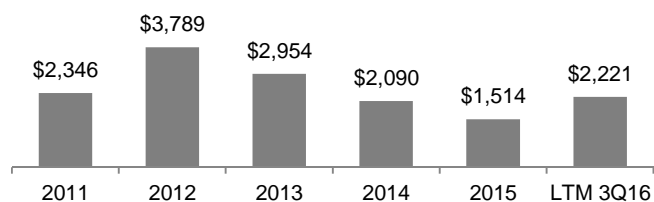


US\$648 million

## EBITDA

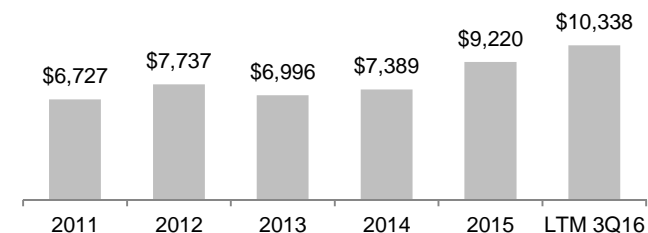


## CAPEX



US\$115 millones

## Cash Flow<sup>(1)</sup>



US\$534 millones

(1) Cash Flow = EBITDA - CAPEX  
 Exchange rate (USD / Ps.), 3Q16: 19.3776  
 Ps. million



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