



COMPANY PERSPECTIVE
EL PUERTO DE
LIVERPOOL

Aug 2025



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El Puerto de Liverpool is a top omnichannel retail group offering unique experiences and exceeding our customers' expectations by **combining digital channels and brick-and-mortar shopping experiences in Mexico.**

OUR INTEGRATED BUSINESS UNITS

Retail	Financial	Real Estate
125 Liverpool Stores	5.1 million Liverpool Credit Cards	30 Shopping Centers
52 Liverpool Express Stores	1.9 million Suburbia Credit Cards	93.6% Occupancy Rate
196 Suburbia Stores	\$61,915 Net Portfolio Balance	1.03M sqmt GLA
129 Boutiques	4.0% NPLs Rate	+1,800 Tenants

REVENUE SHARE



STRENGTHENING OUR STRATEGY THROUGH



Leveraging our strongest assets such as our **brand, loyal customer base, brand and assortment, footprint,** and our **financial business capabilities.**

SOLID FINANCIAL PERFORMANCE

Total Revenue \$56,424 +8.0%	EBITDA \$8,625 -7.1%	EBITDA Margin 15.3% -250 bps	Net Debt / EBITDA 0.96x
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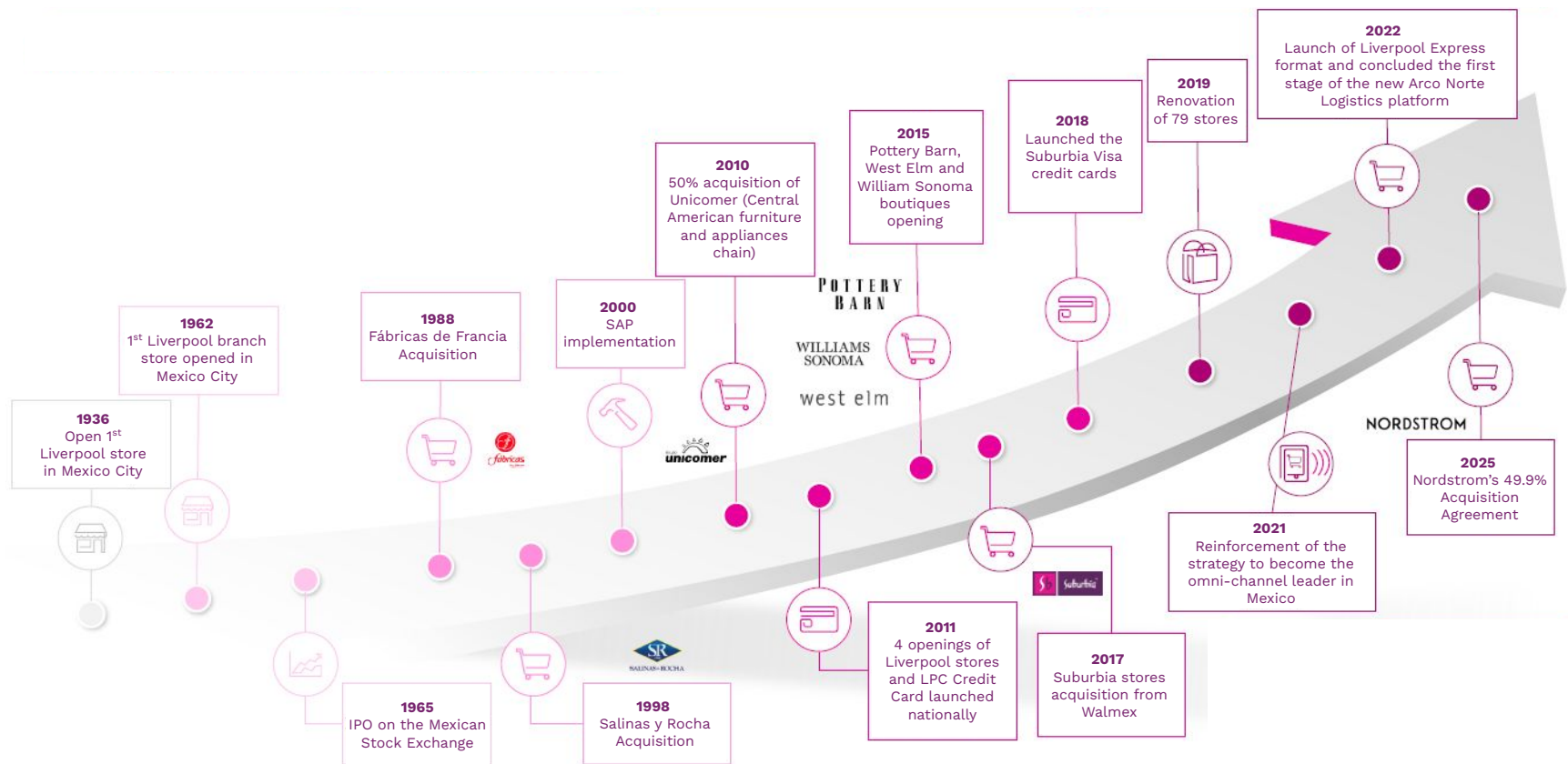
Top **omni-channel retailer** in Mexico.

Unique strategy and platform to offer the top shopping option for Mexican consumers, serving customers **everywhere, every day, for a lifetime.**

Strategic financial services and **high-quality** real estate businesses.

Robust financial position and **conservative policies** coupled with **flexibility to adapt** through economic cycles.

Strong corporate governance and **experienced** management team with a focus on sustainability.



EPL es parte de tu vida

We strive to become the top shopping option for **Mexican Shoppers** in all channels.

Our Key Objectives

01

Grow our
E-Commerce
Participation.

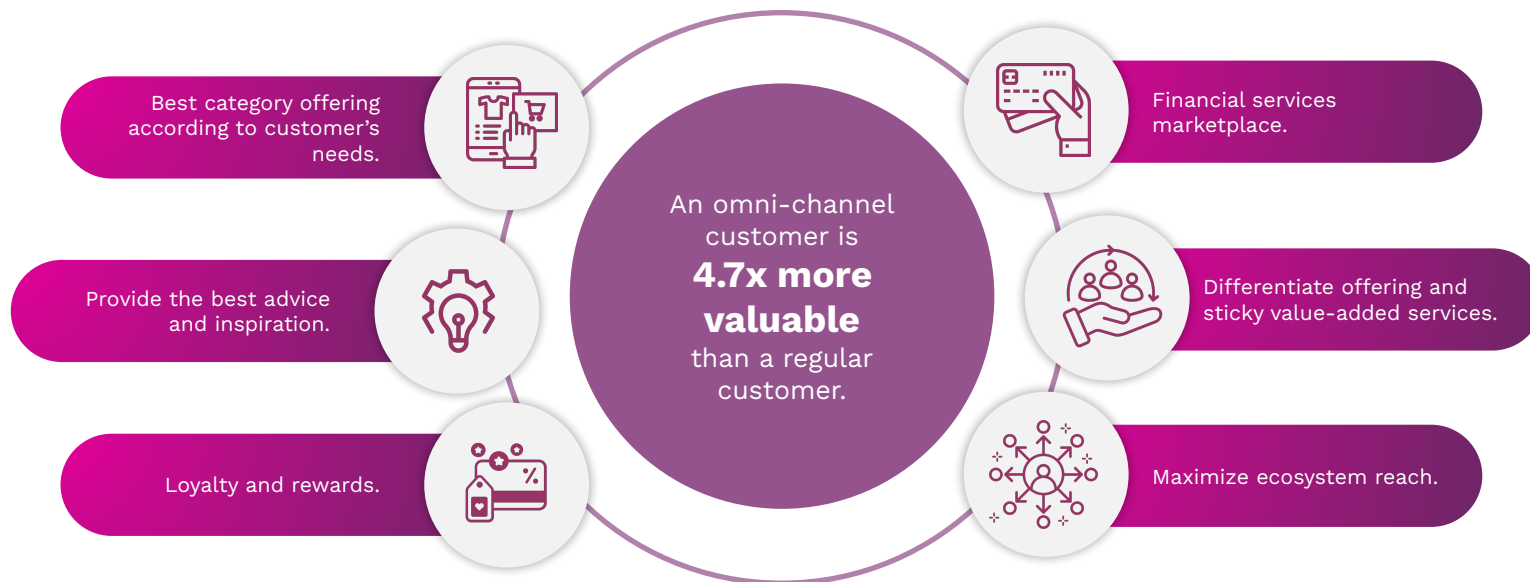
02

Become the
undisputable
leader in the
e-commerce
market.

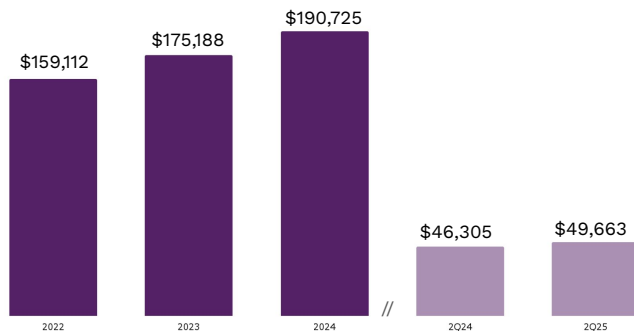
03

Create a
differentiated and
sticky experience
for **every customer**
journey.

HIGH-LEVEL INITIATIVES & TARGETS



CONSISTENT GROWTH OF RETAIL REVENUE



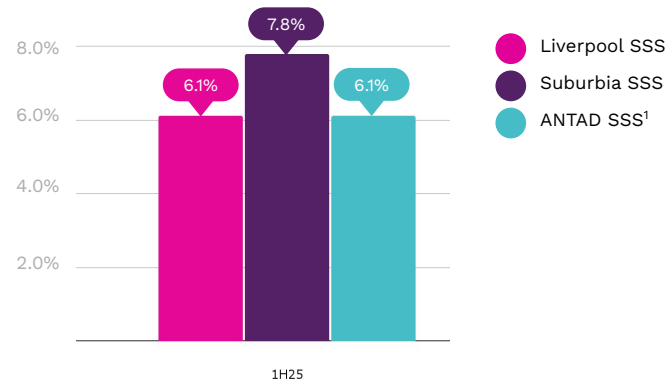
PARTNER OF INTERNATIONALLY RENOWNED BRANDS IN VARIOUS FORMATS IN 32 MEXICAN STATES, BOTH PHYSICAL AND ONLINE



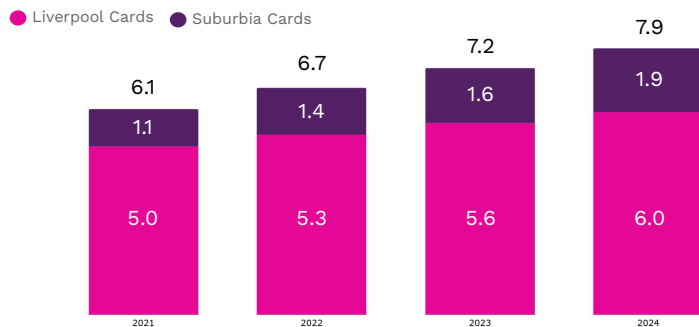
ONE OF MEXICO'S LARGEST ONLINE APPAREL RETAILERS



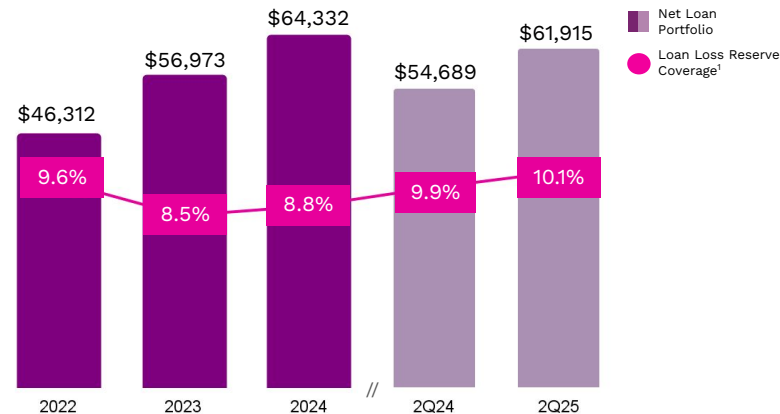
ONE OF MEXICO'S RETAIL OUTPERFORMING COMPANIES IN SAME-STORE-SALES



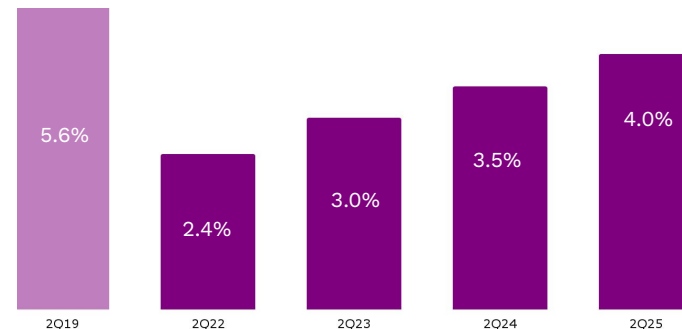
FINANCIAL DIVISION AS AN ENHANCEMENT TO BROADER SALES

CONSISTENT GROWTH IN CREDIT CARDS ISSUED²

EFFECTIVE CONTROLS

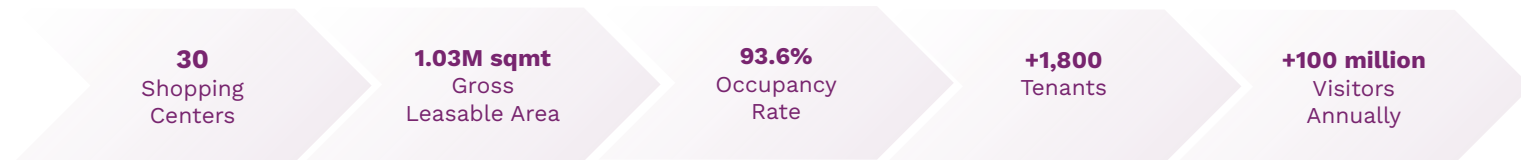


CONSISTENT NPLs LEVELS

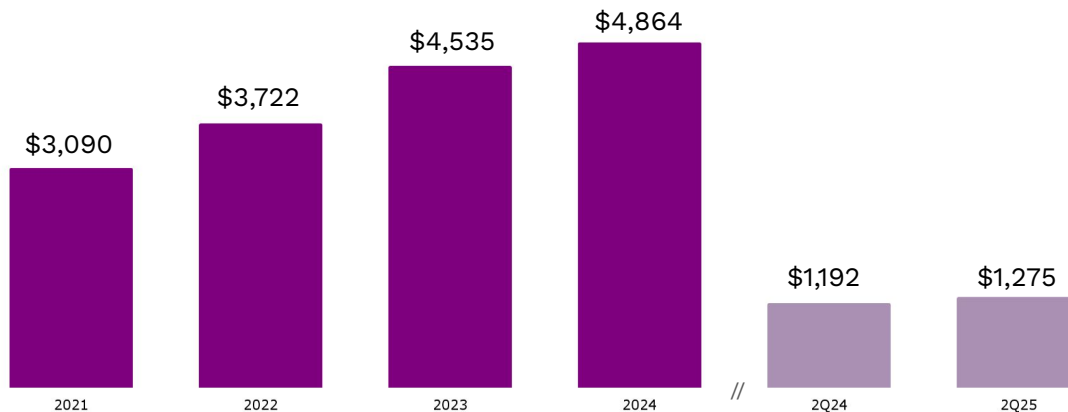


Figures expressed in millions of pesos unless expressed otherwise. | 2Q25 Figures. | Growth YoY. | ¹Loan Loss Reserve Coverage is calculated by dividing provision for impairment of loan portfolio by gross credits related to customer contracts. | ²Millions of issued cards.

Important source of revenue and a **strategic complement** to our commercial and services operations by providing **high-profile facilities** that attract **potential customers** to our department stores.

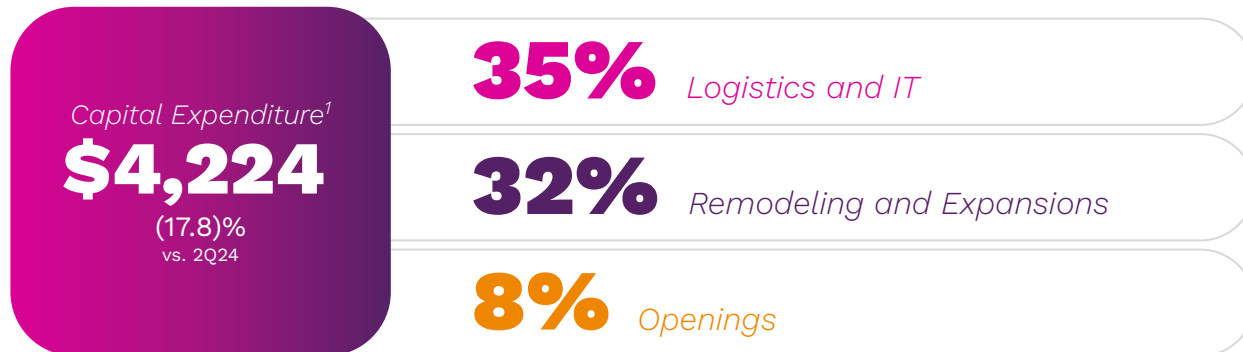


CONSISTENT GROWTH OF OUR REAL ESTATE BUSINESS REVENUE



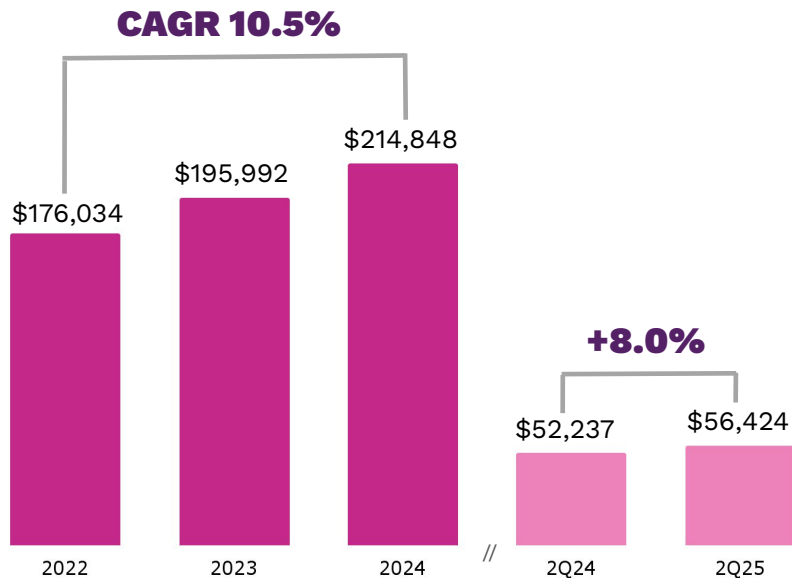
Figures expressed in millions of pesos unless expressed otherwise. | 2Q25 Figures.

Today, we stand as one of the **leading omni-channel retailers** in Mexico, one of the **largest non-bank credit card issuer** and one of the **top shopping center developers** in the country.

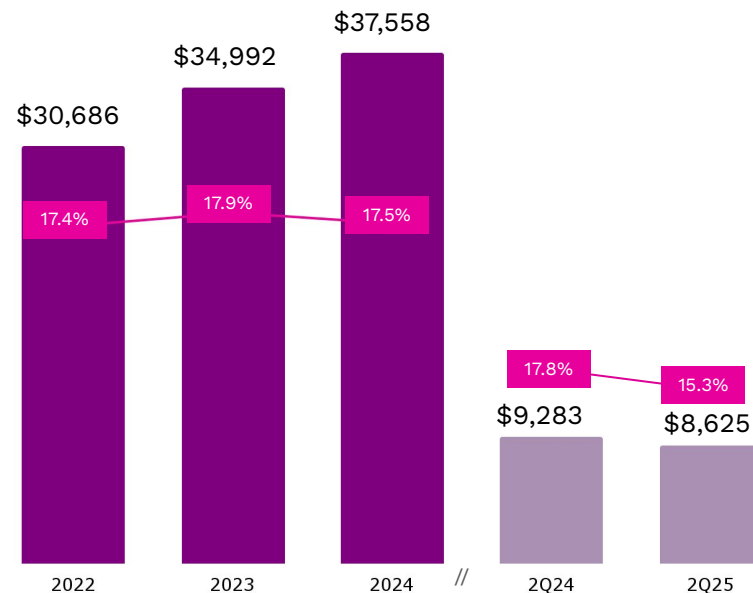


Liverpool benefits from a **healthy financial position** with **low leverage levels** and **high capitalization**.

HEALTHY REVENUE GROWTH

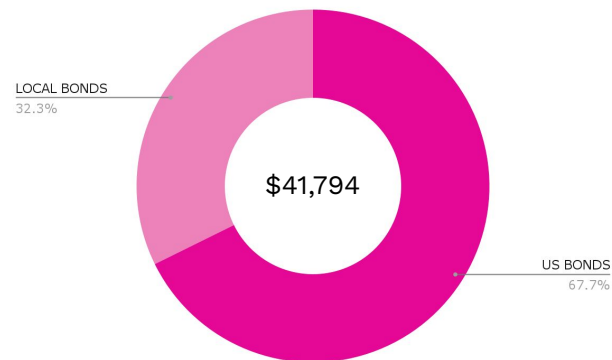


ROBUST EBITDA GROWTH AND STABLE MARGIN

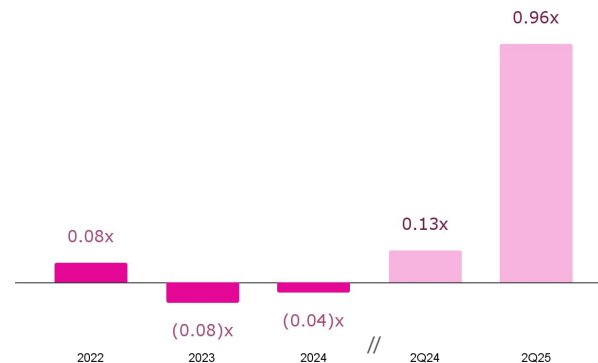


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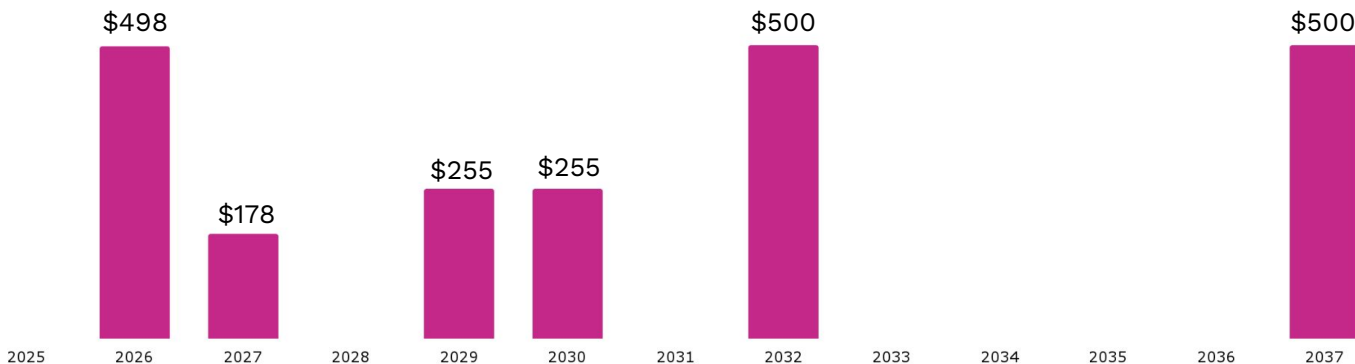
BALANCED BREAKDOWN OF DEBT



LOW NET LEVERAGE LEVELS



COMFORTABLE DEBT MATURITY PROFILE (US MM)

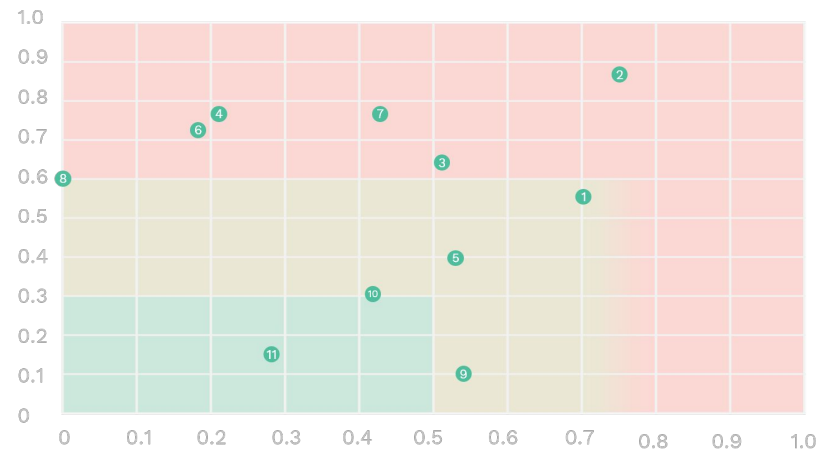


Figures expressed in millions of pesos unless expressed otherwise. | 2Q25 Figures.

OUR MODEL DRIVES AND INTEGRATES ENVIRONMENTAL, SOCIAL, AND CORPORATE GOVERNANCE INITIATIVES.

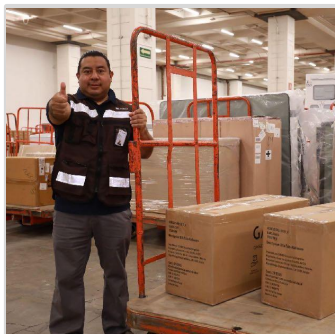


WE UPDATED OUR MATERIALITY MATRIX ANALYSIS TO EVALUATE MATERIAL TOPICS FROM FINANCIAL TO IMPACT MATERIALITY PERSPECTIVES



- 1. Business Ethics and Transparency
- 2. Human Capital
- 3. Cybersecurity
- 4. Corporate Governance
- 5. Climate Change
- 6. Supply Chain and Responsible sourcing
- 7. Operating Eco-efficiency
- 8. Risk Management
- 9. Customer Relations
- 10. Community Engagement
- 11. Biodiversity

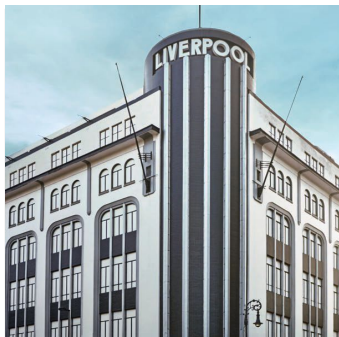
Listed in the **Forbes Global 2,000** ranking for 2025, at **1,413th globally** and **56th in the retail sector**.



Honored for **Best ON/OFF Integration**, attributed to our Click & Collect model in the **Premios eCommerce México 2025**.



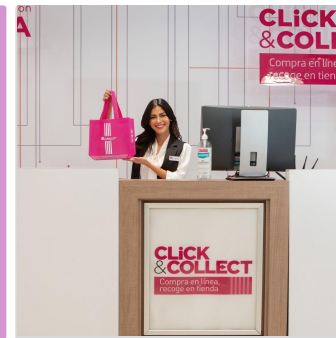
Ranked **11th** in the overall ranking of **"Merco Talento 2025"**.



Ranked **seventh** among the top 10 department stores globally in **Modaes Fashion Map 2025**.




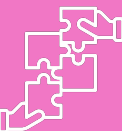




Among **top 3** in the **"Sustainable Corporate Pulse 2025"** report by Roland Berger and Universidad Panamericana.



In the **"Corporate Integrity Index 500 (IC500)"** report, Liverpool was among 60 companies to achieve the **maximum score of 100 points**.

Fitch Ratings affirmed El Puerto de Liverpool rating at **'AAA(mex)'** and **'F1+(mex)'**, with a **Stable Outlook**.

		
<p>Liverpool Openings 2 stores¹</p>	<p>Digital GMV Growth 15.0% - 17.0%</p>	<p>EBITDA Margin 16.0% - 16.5%</p>
<p>Liverpool Express Openings 20 - 25 new stores</p>	<p>Marketplace GMV Growth 19.0% - 21.0%</p>	
<p>Same-Store-Sales 5.0% - 6.0%</p>		<p>CAPEX \$10 - \$11 billion pesos</p>
	<p>Net Loan Portfolio Growth 8.0% - 9.0%</p>	
<p>Suburbia Openings 3 new stores</p>	<p>Non-Performing Loans (NPLs) 3.8% - 4.1%</p>	
<p>Same-Store-Sales 7.0% - 8.0%</p>	<p>NPLs Provision Growth 30.0% - 35.0%</p>	

¹Includes a re-opening and conversion from a current Suburbia location.



THANK YOU!

For further financials and contact information please visit
www.elpuertodeliverpool.mx/en/index.html

