COMPANY PERSPECTIVE

EL PUERTO DE LIVERPOOL

Oct 2025

Liverpool · Suburbia · BOUTIQUES · GALERÍAS · Negocios FINANCIEROS

This presentation has been prepared by El Puerto de Liverpool, S.A.B. de C.V. (together with its subsidiaries, "Liverpool"), is strictly confidential, is not intended for general distribution and may only be used for informational purposes. This presentation may contain proprietary, trade-secret, and commercially sensitive information and neither this presentation nor the information contained herein may be copied, disclosed or provided, in whole or in part, to third parties for any purpose. By receiving this presentation, you become bound by the above referred confidentiality obligation and agree that you will, and will cause your representatives and advisors to, use the information contained herein only to evaluate a credit rating for Liverpool and for no other purpose. Failure to comply with such confidentiality obligation may result in civil, administrative or criminal liabilities. The distribution of this presentation in other jurisdictions may also be restricted by law and persons into whose possession this presentation comes should inform themselves about and observe any such restrictions.

Although the information presented in this document has been obtained from sources that Liverpool believes to be reliable, Liverpool does not make any representation as to its accuracy, validity, timeliness or completeness for any purpose. The information set forth herein does not purport to be complete and Liverpool is not responsible for errors and/or omissions with respect to the information contained herein. Certain of the information contained in this presentation represents or is based upon forward-looking statements or information. These forward-looking statements may relate to Liverpool's financial condition, results of operations, plans, objectives, future performance and business, including, but not limited to, statements with respect to outlooks and growth prospects, liquidity, capital resources and capital expenditure, growth in demand for our products, economic outlook and industry trends, development of our markets, competition in areas of our business; and plans to launch new products and services, and the effect of legal proceedings and new laws, rules and regulations and accounting standards on Liverpool's financial condition and results of operations. All statements contained in this presentation that are not clearly historical in nature are forward-looking, and the words "anticipate," "believe," "continues," "expect," "estimate," "intend," "project" and similar expressions and future or conditional verbs such as "will," "would," "should," "could," "might," "can," "may" or similar expressions are generally intended to identify forward-looking statements. The information in this presentation, including but not limited to forward-looking statements, applies only as of the date of this presentation and is not intended to give any assurance as to future results. Liverpool and its advisors expressly disclaim any obligation or undertaking to update or revise the information, including any financial data and forward-looking statements, and will not publicly release any revisions they may make to this presentation that may result from events or circumstances arising after the date of this presentation.

Any projections included herein have been prepared based on Liverpool's views as of the date of this presentation of future events and financial performance and various estimations and assumptions, including estimations and assumptions about future events, may prove to be incorrect or may change over time. The projections have been prepared and are set out for illustrative purposes only, and do not constitute a forecast. While the projections are based on assumptions that Liverpool believes are reasonable under the circumstances, they are subject to uncertainties, changes (including changes in economic, operational, political, legal, and other circumstances) and other risks, all of which are beyond Liverpool's control and any of which may cause the relevant actual, financial and other results to be materially different from the results expressed or implied by such projections. No assurance, representation or warranty is made by any person that any of the projections will be achieved, and no recipient should rely on the projections. None of Liverpool, its affiliates, Citigroup Global Markets Inc., Merrill Lynch, Pierce, Fenner & Smith Incorporated or any of their respective directors, officers, employees, partners, shareholders, advisers and agents makes any assurance, representation or warranty as to the accuracy of the projections. Nothing contained in this presentation may be relied upon as a guarantee, promise or forecast or a representation as to the future. Liverpool undertakes no obligation to update the projections or any of the information contained in this presentation.

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	**6.1 million** Liverpool Credit Cards	**30** Shopping Centers
59 Liverpool Express Stores	**1.9 million** Suburbia Credit Cards	**93.6%** Occupancy Rate
194 Suburbia Stores	**$65,548** Net Portfolio Balance	**1.02M sqmt** GLA
135 Boutiques	**4.4%** NPLs Rate	**+1,800** Tenants

REVENUE SHARE

86% Retail

11% Financial

3% Real Estate

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	EBITDA	EBITDA Margin	Net Debt / EBITDA
$48,062	**$6,386**	**13.3%**	**0.79x**
+4.4%	(14.8)%	(298) bps	

Figures expressed in millions of pesos unless expressed otherwise. | 3Q25 Figures. | Growth YoY.

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.

El Puerto de Liverpool

1936
Open 1st Liverpool store in Mexico City

1962
1st Liverpool branch store opened in Mexico City

1965
IPO on the Mexican Stock Exchange

1988
Fábricas de Francia Acquisition

1998
Salinas y Rocha Acquisition

2000
SAP implementation

2010
50% acquisition of Unicomer (Central American furniture and appliances chain)

2011
4 openings of Liverpool stores and LPC Credit Card launched nationally

2015
Pottery Barn, West Elm and William Sonoma boutiques opening

2017
Suburbia stores acquisition from Walmex

2018
Launched the Suburbia Visa credit cards

2019
Renovation of 79 stores

2021
Reinforcement of the strategy to become the omni-channel leader in Mexico

2022
Launch of Liverpool Express format and concluded the first stage of the new Arco Norte Logistics platform

2025
Nordstrom's 49.9% Acquisition Agreement

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**.

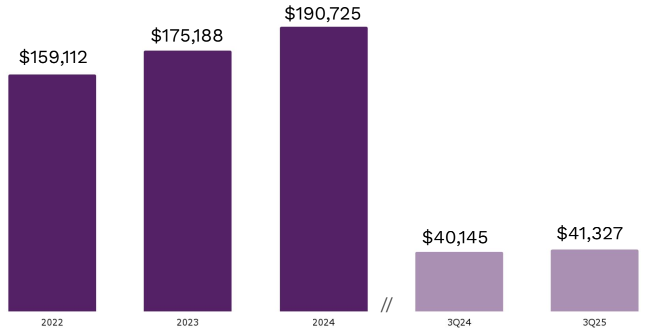
HIGH-LEVEL INITIATIVES & TARGETS

- Best category offering according to customer's needs.
- Provide the best advice and inspiration.
- Loyalty and rewards.

An omni-channel customer is **4.7x more valuable** than a regular customer.

- Financial services marketplace.
- Differentiate offering and sticky value-added services.
- Maximize ecosystem reach.

CONSISTENT GROWTH OF RETAIL REVENUE[1]



ONE OF MEXICO'S LARGEST ONLINE APPAREL RETAILERS

El Puerto de Liverpool

28.3% Digital Share

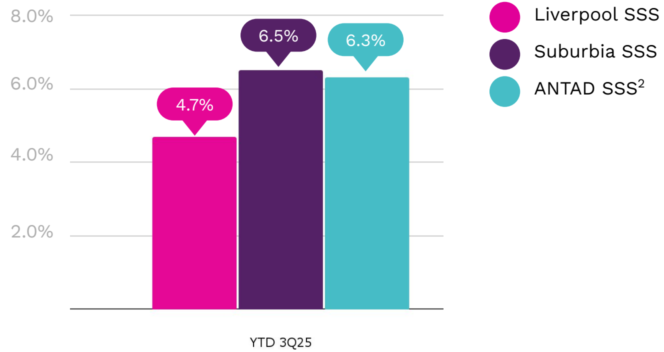
21.9% Increase in digital sales

12.9% Increase in active users of the mobile app

39.6% of digital sales delivered in Click & Collect

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

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

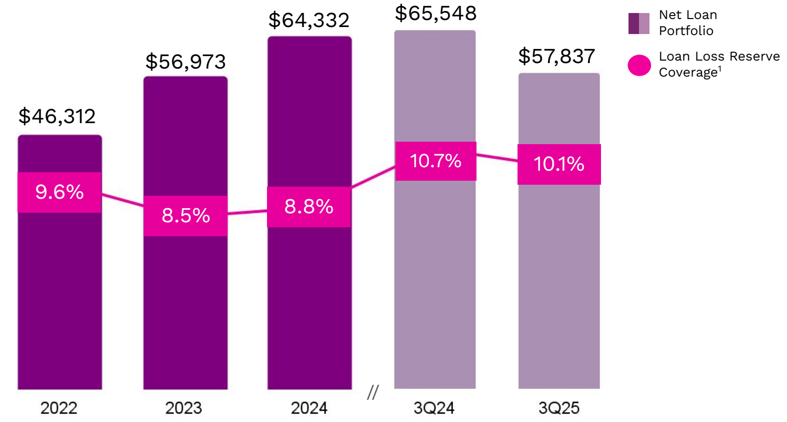


Figures expressed in millions of pesos unless expressed otherwise. | 3Q25 Figures. | Growth YoY. | [1]Retail Revenue CAGR 2014-2024: 10.2%. | [2]ANTAD's Department Stores data.

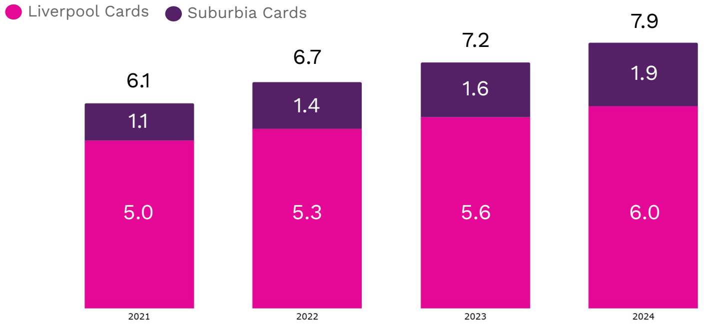
FINANCIAL DIVISION AS AN ENHANCEMENT TO BROADER SALES

- Complements our ecosystem.
- Increases customer loyalty.
- Provides customer insights.
- Targets offerings.
- Own Payment Methods:
  Liverpool 50.7% — Suburbia 35.3%

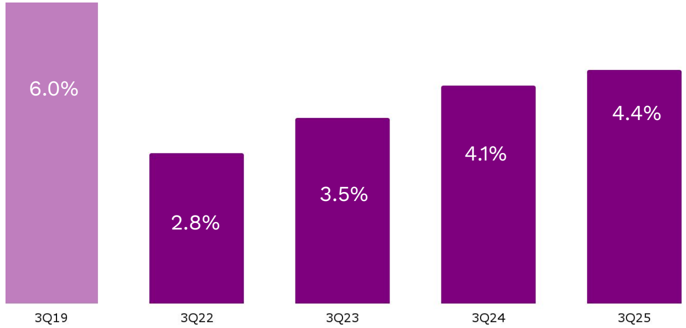
EFFECTIVE CONTROLS



CONSISTENT GROWTH IN CREDIT CARDS ISSUED[2]



CONSISTENT NPLs LEVELS



Figures expressed in millions of pesos unless expressed otherwise. | 3Q25 Figures. | Growth YoY. | [1]Loan Loss Reserve Coverage is calculated by dividing provision for impairment of loan portfolio by gross credits related to customer contracts. | [2]Millions 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.

30
Shopping Centers

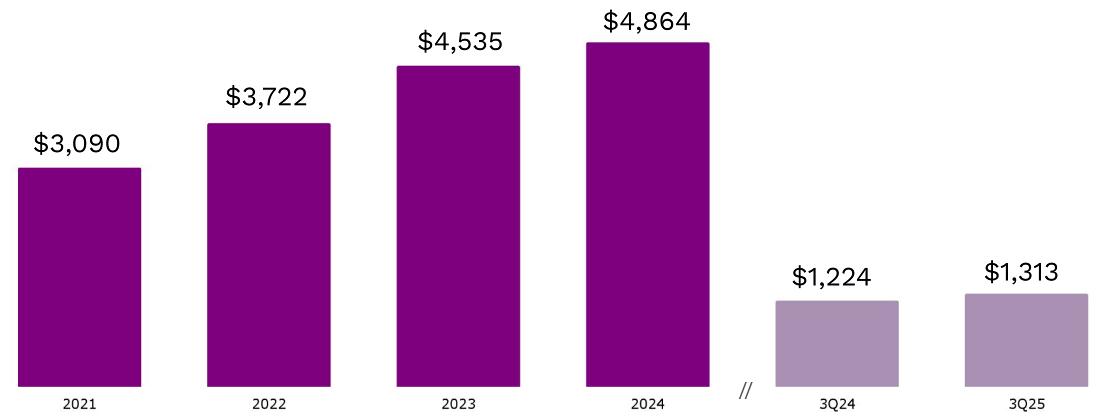
1.01M sqmt
Gross Leasable Area

93.6%
Occupancy Rate

+1,800
Tenants

+100 million
Visitors Annually

CONSISTENT GROWTH OF OUR REAL ESTATE BUSINESS REVENUE[1]



Figures expressed in millions of pesos unless expressed otherwise. | 3Q25 Figures. | [1]CAGR 2014-2024: 5.9%.

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.

Long track-record of profitability and reslient performance focused on

Consolidation

Organic & Inorganic Growth

Innovation & New Trends

Capital Expenditure[1]

$6,659

(18.8)%[2]
vs. 3Q24

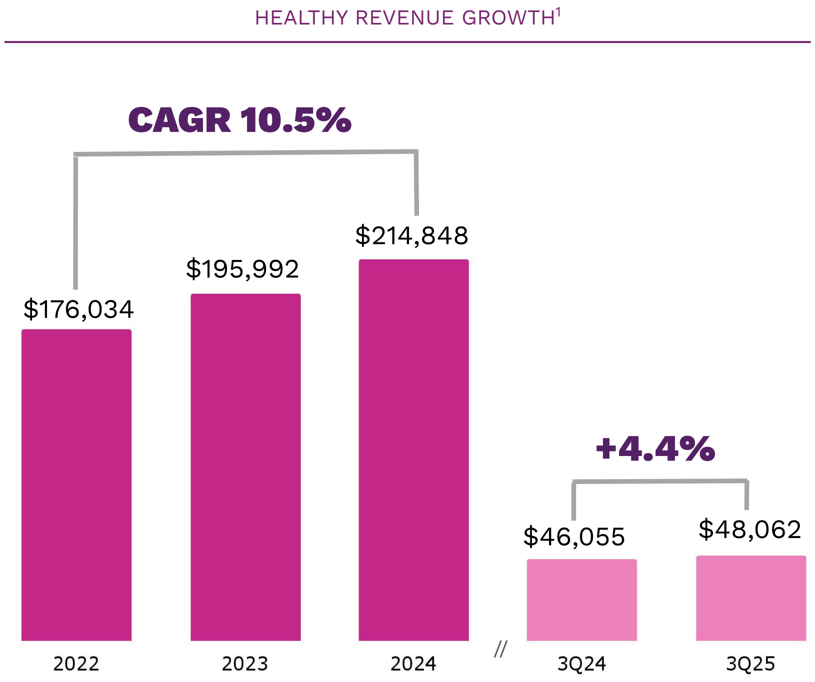
31% *Logistics and IT*

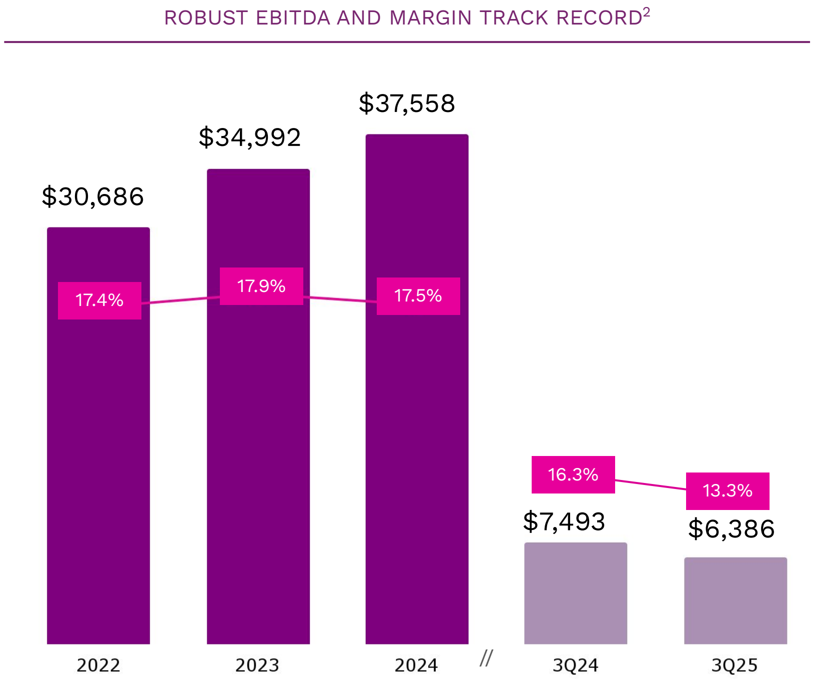
33% *Remodeling and Expansions*

11% *Openings*

Figures expressed in millions of pesos unless expressed otherwise. | 3Q25 Figures. | [1]Including investment in real estate trusts. | [2]Compared to 2024, CAPEX decreased by 18.8%, primarily driven by the investment in the Altama Tampico shopping mall made during early 2024.

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

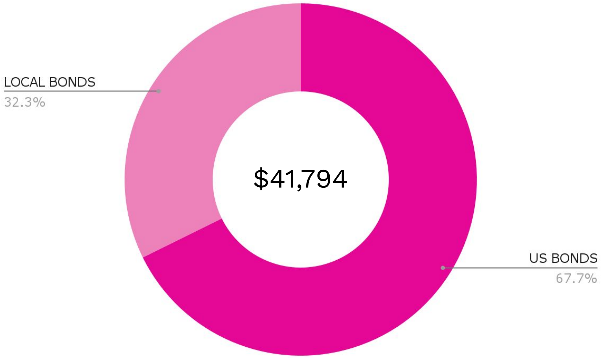




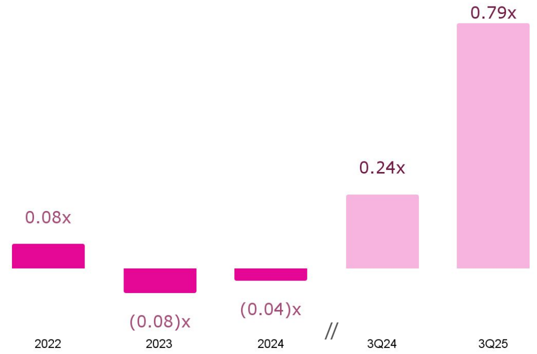
Figures expressed in millions of pesos unless expressed otherwise. | 3Q25 Figures. | [1]Revenue CAGR 2014-2024: 10.2%. | [2]EBITDA CAGR 2014-2024: 11.2%.

El Puerto de Liverpool

BALANCED BREAKDOWN OF DEBT



LOW NET LEVERAGE LEVELS

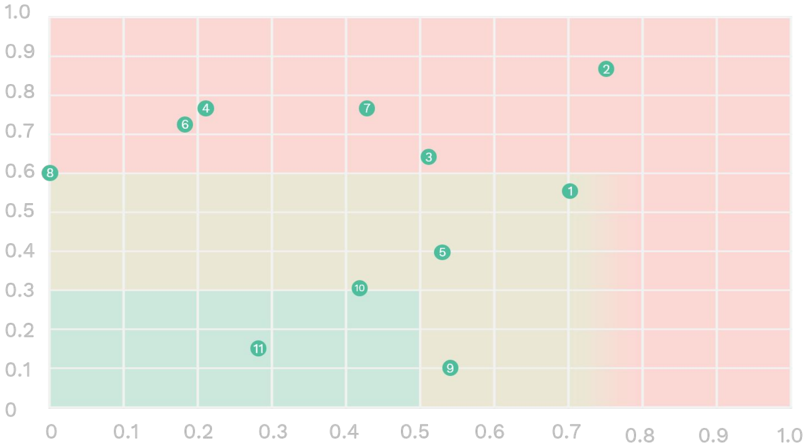


COMFORTABLE DEBT MATURITY PROFILE (US MM)

Figures expressed in millions of pesos unless expressed otherwise. | 3Q25 Figures.

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

WE UPDATED OUT 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

Our **Credit Cards** celebrated **100 years of history**, we are **pioneers** in department stores credit in **Mexico**.

Standard & Poor's affirmed El Puerto de Liverpool rating at **'BBB'** and **'mxAAA/mxA-1+'** with a **Stable Outlook**.

Ranked among **Top 10** in Merco Empresas Mexico since 2020.

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

Climbed to **53rd** overall in **Empresas Responsables Expansión Ranking**. The Social component jumped from 79th to **17th place**.

Liverpool

Liverpool Openings
2 stores[1]

Liverpool Express Openings
20 – 25 new stores

Same-Store-Sales
5.0% - 6.0%

Suburbia

Suburbia Openings
3 new stores

Same-Store-Sales
7.0% - 8.0%

Digital

Digital GMV Growth
15.0% - 17.0%

Marketplace GMV Growth
19.0% - 21.0%

Negocios FINANCIEROS

Net Loan Portfolio Growth
8.0% - 9.0%

Non-Performing Loans (NPLs)
3.8% - 4.1%

NPLs Provision Growth
30.0% - 35.0%

EBITDA Margin
15.5% - 16.0%

CAPEX
$10 - $11 billion pesos

[1]Includes 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

Liverpool Suburbia BOUTIQUES GALERÍAS Negocios FINANCIEROS