Form 144 Filer Information

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 144

FORM 144

NOTICE OF PROPOSED SALE OF SECURITIES
PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

144: Filer Information

Filer CIK	0001726173
Filer CCC	XXXXXXXX
Is this a LIVE or TEST Filing?	◉ LIVE ○ TEST

Submission Contact Information

Name
Phone
E-Mail Address

144: Issuer Information

Name of Issuer	El Pollo Loco Holdings, Inc.
SEC File Number	001-36556
Address of Issuer	575 ANTON BLVD STE 1100 COSTA MESA CALIFORNIA 92626
Phone	7145995000
Name of Person for Whose Account the Securities are To Be Sold	Biglari Holdings Inc.

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Relationship to Issuer	10% Stockholder

144: Securities Information

Title of the Class of Securities To Be Sold	Name and Address of the Broker	Number of Shares or Other Units To Be Sold	Aggregate Market Value	Number of Shares or Other Units Outstanding	Approximate Date of Sale	Name the Securities Exchange
Common Stock	MS Howells & Co. 23350 N. Pima Rd. Scottsdale AZ 85255	380990	6217756.80	30432937	10/16/2026	NASDAQ

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

144: Securities To Be Sold

Title of the Class	Date you Acquired	Nature of Acquisition Transaction	Name of Person from	Is this	Date Donor Acquired	Amount of Securities Acquired	Date of Payment	Nature of Payment *

			Whom Acquired	a Gift?			
Common Stock	08/15/2023	Open Market Purchases	N/A	☐	489247	08/15/2023	Cash

***** If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

144: Securities Sold During The Past 3 Months

Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities Sold	Gross Proceeds
The Lion Fund II, L.P. 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	07/16/2026	2749	45908.30
The Lion Fund II, L.P. 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	07/17/2026	11000	183810.00
Biglari Reinsurance Ltd. 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	07/29/2026	3306	55243.26
First Guard Insurance Company 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	07/29/2026	3305	55226.55
Biglari Reinsurance Ltd. 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	07/30/2026	273	4559.10
First Guard Insurance Company 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	07/30/2026	273	4559.10
Biglari Reinsurance Ltd. 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	08/03/2026	10000	167300.00
First Guard Insurance Company 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	08/03/2026	10000	167300.00
Biglari Reinsurance Ltd. 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	08/05/2026	40000	676000.00
First Guard Insurance Company 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	08/05/2026	40000	676000.00
Biglari Reinsurance Ltd. 19100 Ridgewood Parkway	Common Stock	08/07/2026	550	9383.00

Suite 1200 San Antonio TX 78259			
First Guard Insurance Company 19100 Ridgewood Parkway Suite 1200 San Antonio TX 78259	Common Stock	08/07/2026 550	9383.00

144: Remarks and Signature

Remarks	This Form 144 is being filed by Biglari Holdings Inc., the ultimate parent company of Biglari Reinsurance Ltd. and First Guard Insurance Company, which are the entities selling the shares. The aggregate market value is as of the close of business on 10/15/2026. The number of securities outstanding is as of 08/07/2026. The approximate date of sale is between 10/16/2026 through 01/14/2027. The shares proposed to be sold were acquired and paid for between 08/15/2023 and 08/22/2024. A certain other affiliate of Biglari Holdings Inc. is selling shares of the Issuer and filing on a separate Form 144.
Date of Notice	10/16/2026

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature /s/ Sardar Biglari

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)