3Q18 Earnings Release

Investor Relations Contacts

David Pernas – Director, IR & Corporate Finance
Estefania Vazquez – Investor Relations
Tel: +52 (55) 4162-8270
unifin.ri@unifin.com.mx

In New York:
i-advize Corporate Communications, Inc.
Maria Barona / Sean Glickenhaus
Tel: +1 (212) 406-3691/ +1 (646) 462-4517
mbarona@i-advize.com / sglickenhaus@i-advize.com

UNIFIN 3Q18 Earnings Conference Call

Date: Friday, October 19, 2018
Time: 11:00 a.m. Eastern Time / 10:00 a.m. Mexico City time
Presenting for UNIFIN:
Mr. Sergio Camacho - Chief Executive Officer
Mr. Sergio Cancino – Chief Financial Officer
Mr. David Pernas – Director, IR & Corporate Finance

+1-877-830-2576 (U.S. participants)
+1-785-424-1726 (International participants)
Conference ID: UNIFIN

UNIFIN reports 33.8% increase in Total Revenue reaching Ps. 4,988 million in 3Q18 Total Portfolio rose 24.3% Y-O-Y

Mexico City, October 18, 2018 - UNIFIN Financiera S.A.B. de C.V. SOFOM, E.N.R. ("UNIFIN" or "the Company") (BMV: UNIFIN), announces its results for the third quarter ("3Q18") and first nine-months 2018 ("9M18") periods. Figures presented throughout this document are expressed in millions of Mexican pesos (Ps.). Financial information has been prepared in accordance with the accounting criteria of the Mexican National Banking and Securities Commission ("CNBV") and filed with the Mexican Stock Exchange ("BMV").

3Q18 Highlights

- **Total Revenue** grew **33.8%** y-o-y to **Ps. 4,988 million** in 3Q18. Leasing yield was **37.4%**(1)
- **Nominal financial margin** increased by **14.0%** y-o-y, **financial margin** reached **20.2%**(2) and **net interest margin ("NIM")** represented **8.1%**(3)
- **OPEX** as a percentage of total revenue was **5.8%** in 3Q18
- **Net income** reached **Ps. 545 million** in 3Q18, a **2.8%** y-o-y increase vs recurrent 3Q17(4)
- As of September 30, 2018, **total loan portfolio** reached **Ps. 48,806 million**, up **24.3%** y-o-y
- **NPL ratio** represented **0.95%** of the total loan portfolio; the **coverage for loan losses** was **107.0%,** while the **adjusted NPL ratio** improved 60 bps q-o-q to reach **2.7%**
- **Net fixed assets** and **total assets** increased by **31.0%** and **25.3%**, respectively, at the close of 3Q18
- **93.5%** of our **total debt** is denominated in fixed rate
- During the 3Q18, the Company purchased **7.9 million of shares** via the **share repurchase program** (Annex 2 for full details)

(1) Calculated as LTM of lease income / average lease portfolio
(2) Calculated as % of total revenues
(3) Calculated as LTM of financial margin / average total portfolio
(4) Considering recurring net income of 3Q17 (adjusted for a Ps. 44 million non-recurring effect)

Financial and Operating Summary

Financial metrics	3Q18	3Q17	Var. %	9M18	9M17	Var. %
Total revenue	4,988	3,727	33.8%	13,825	10,091	37.0%
Leasing Yield[1]	**37.4%**	**40.4%**				
Interest, depreciation & other expenses	(3,982)	(2,845)	40.0%	(10,996)	(7,754)	41.8%
Nominal financial margin	1,006	882	14.0%	2,828	2,337	21.0%
Financial margin[2]	**20.2%**	**23.7%**		**20.5%**	**23.2%**	
Net Interest Margin (NIM)[3]	8.1%	8.7%				
Administrative and promotional expenses	(291)	(188)	54.9%	(837)	(627)	33.6%
OPEX (% of total revenues)	**5.8%**	**5.0%**		**6.1%**	**6.2%**	
Operating income	660	652	1.3%	1,783	1,590	12.1%
Net income	545	574	(5.0%)	1,422	1,280	11.1%
Net income margin (% of total revenues)	**10.9%**	**15.4%**		**10.3%**	**12.7%**	
Operating metrics						
Total portfolio				48,806	39,274	24.3%
Leasing portfolio				38,926	30,574	27.3%
Factoring portfolio				2,268	2,235	1.5%
Auto loans & others				7,612	6,465	17.7%
NPL ratio				0.95%	0.71%	
Return/Leverage						
ROAA				3.2%	3.5%	
ROAE				17.7%	29.0%	
Adjusted ROAE (excl. Perpetual effect)				21.2%	29.0%	
Capitalization (equity/assets)				19.6%	11.5%	
Capitalization (equity/assets) excl. MTM				19.3%	12.4%	
Financial leverage (excl. ABS)				2.4	3.7	
Financial leverage (excl. ABS and MTM)				3.1	5.5	

Financial Overview

Figures in Ps. million	3Q18	Var. %	2Q18	Var. %	1Q18	Var. %	4Q17	Var. %	3Q17
Total revenue	**4,988**	12.1%	**4,450**	1.4%	**4,387**	3.9%	**4,224**	13.3%	**3,727**
Leasing Yield[1]	**37.4%**		**37.1%**		**38.4%**		**39.6%**		**40.4%**
Depreciation	(2,072)	7.1%	(1,936)	7.8%	(1,796)	(1.8%)	(1,829)	9.1%	(1,675)
Interest expenses	(1,447)	12.3%	(1,288)	5.9%	(1,217)	4.9%	(1,160)	17.5%	(987)
Financial margin	**1,006**	15.1%	**873**	(8.0%)	**950**	5.0%	**904**	2.6%	**882**
Net Interest Margin (NIM)[2]	**8.1%**		**8.3%**		**8.8%**		**8.8%**		**8.7%**
OPEX	(291)	4.2%	(280)	5.0%	(266)	(17.6%)	(323)	71.8%	(188)
As % of total revenue	**5.8%**		**6.3%**		**6.1%**		**7.7%**		**5.0%**
Operating income	**660**	32.3%	**499**	(19.9%)	**623**	(12.2%)	**710**	8.9%	**652**
Income tax expense	(124)	18.6%	(104)	(30.9%)	(151)	(35.3%)	(233)	188.0%	(81)
Net income	**545**	34.3%	**406**	(13.8%)	**471**	(4.0%)	**491**	(14.5%)	**574**
As % of total revenue	**10.9%**		**9.1%**		**10.7%**		**11.6%**		**15.4%**

(1) Calculated as LTM of lease income / average lease portfolio
(2) Calculated as % of total revenues
(3) Calculated as LTM of financial margin / average total portfolio

Message to Investors:

As previously announced, the Company entered into a new phase, and as part of its management succession process, strategic planning and corporate governance, I took over the CEO position on October 1st with a clear mandate: improve profitability. To reach this goal, I will lead and implement the Company's strategic initiatives, which will enable us to more efficiently advise our clients. For this purpose, throughout 2018, UNIFIN has made significant investments into converting our sales platform into an advisory business that will allow us to offer our clients informed financial guidance and provide a value-added proposal they require to boost long-term growth of their businesses. Other investments, such as IT infrastructure and the implementation of a new portfolio management system, in addition to an enhanced CRM will also support us in developing our client centric platform and become a more efficient Company.

As part of the executive changes, Sergio Cancino has become our CFO. He will support our long-term objectives, with the expectation that these changes will enhance the corporate structure, drive institutionalization, and help generate further value-added enhancements across the organization.

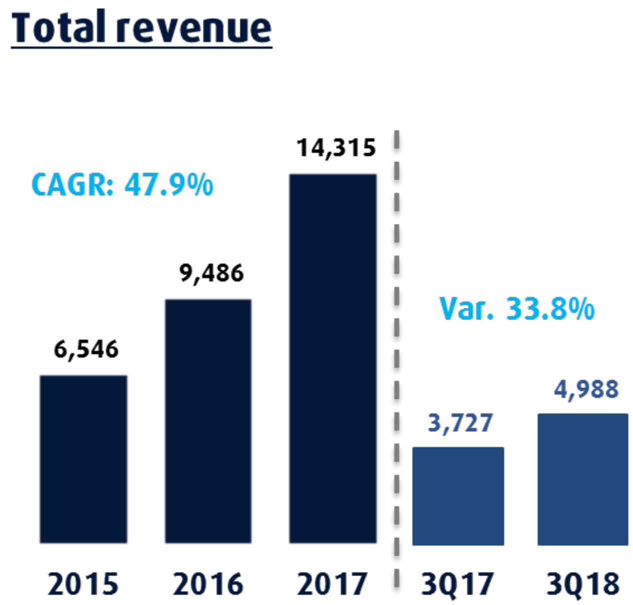
To achieve our strategic plans, the financing requirements for next year are expected to increase; the plan includes partial refinancing of current debt and working capital needs. Thus, we will seek the best market alternatives for funding, aligned with our strategy, looking to diversify our funding sources as we continue finding potential growth opportunities going forward. Our goal, as always, is to sustain growth at a healthy pace, without sacrificing the quality of our operations, and investing intelligently to ensure long-term progress for the Company.

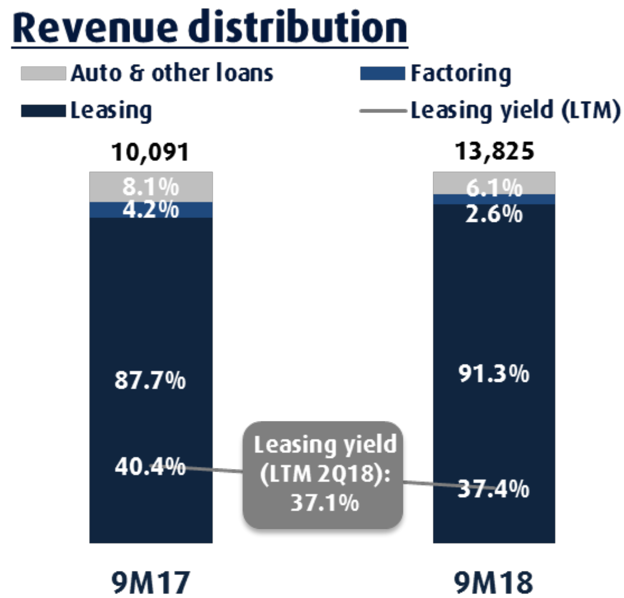
In relation to our business trends, by the end of the third quarter we perceived a more dynamic economic activity. The results of the Mexican election and the likelihood of having a trade agreement with the U.S. and Canada gave certainty to our clients, which translated into a quicker decision-making process, and consequently a pick-up in the Company's operating metrics.

Now that the terms of the new agreement, the USMCA, have been disclosed, we expect less volatility in the overall business trends going forward, as we work to strengthen our position and relevance in the Mexican financial market.

Sergio Camacho
Chief Executive Officer

Income Statement





Total revenue consists of i) operating lease income, ii) interest income, primarily derived from factoring and auto loans, and iii) other lease benefits, mainly generated from asset sales at the end of each leasing contract.

Total revenue increased 33.8% in 3Q18 to Ps. 4,988 million compared to Ps. 3,727 million in 3Q17. During 3Q18, operating lease income reached Ps. 3,850 million, a 28.9% increase versus 3Q17 due to a recovery on the conversion process of our clients in addition to the Company's capabilities of repricing our originations. Interest income reached Ps. 656 million. Other lease benefits during 3Q18 were Ps. 482 million.

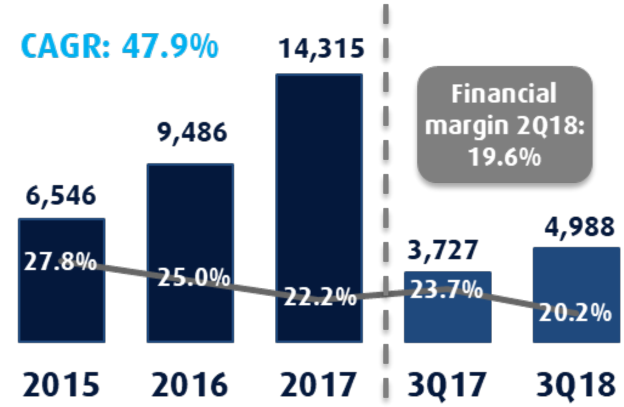
Leasing yield has had a contraction over the past quarters, mainly explained by the expansion of the average maturity of our leasing portfolio. However, given the constant repricing efforts, the Company expects the yields to improve going forward, as shown in this quarter when compared to 2Q18 (37.4% in 3Q18 vs. 37.1% in 2Q18). It is important to consider that in such efforts, at a larger nominal base, the margins are less profitable when compared to our cost of funding, even though the gap remains constant.

Depreciation of assets under operating lease during 3Q18 was Ps. 2,072 million, a 23.7% increase compared to 3Q17. This increase was mainly related to the leasing portfolio growth during the quarter.

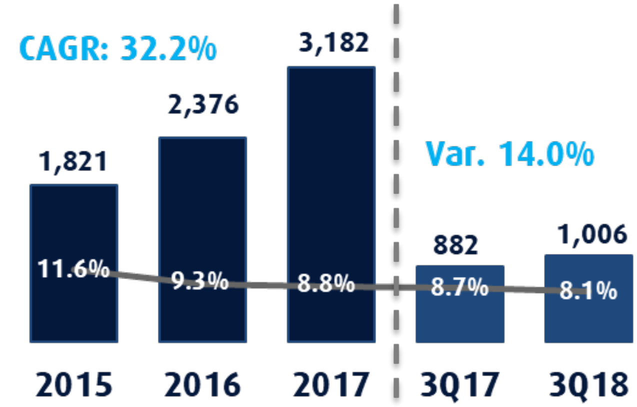
Interest expense rose 46.6% during 3Q18 to Ps. 1,447 million, explained by higher financial liabilities, since we conservatively drew upon bank debt during 2Q18 in anticipation to any potential credit crunch related to uncertainty of the Mexican election and NAFTA negotiation. As of 3Q18, 93.5% of the total debt is denominated in fixed rates, as a result, the interest expense was marginally impacted by the increase in interest rates.

Cost of funding and interest expense	9M18	9M17	Var.
Cost of funding	9.9%	9.6%	38 bps
Breakdown:			
Interest rate growth			6 bps
Impact due to incremental debt			32 bps
Interest expense	3,951	2,685	1,265
Breakdown:			
Interest rate growth			149
Impact due to incremental debt			1,116

Financial margin as % of total revenue

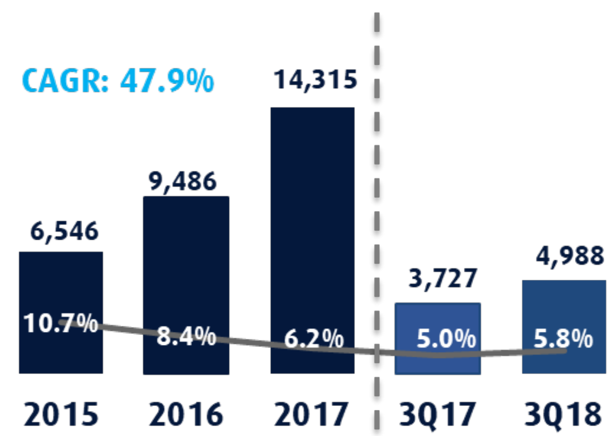


Nominal financial margin and NIM

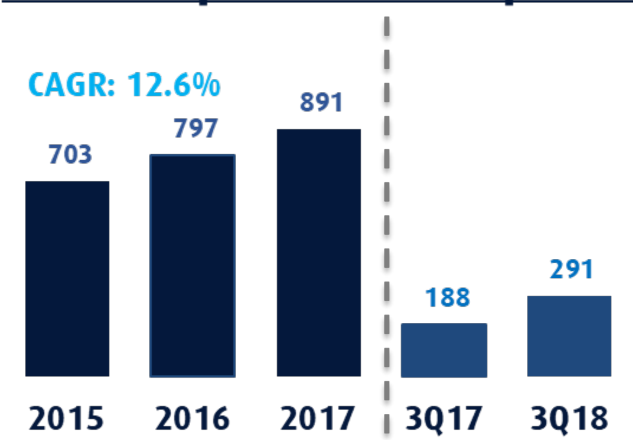


Nominal financial margin increased 14.0% y-o-y to reach Ps. 1,006 million. During 3Q18 the financial margin as percentage of total revenues declined compared to 3Q17 but improved vs. 2Q18 (20.2% in 3Q18 vs. 19.6% in 2Q18). The y-o-y decrease is primarily due to the growth of the Company's interest expense resulting from our conservative drawing upon banking facilities. Our average interest rate (cost of debt) is now 9.9% vs 9.6% in 3Q17. The NIM contracted 60 bps y-o-y due to larger base of debt, to 8.1% for 3Q18.

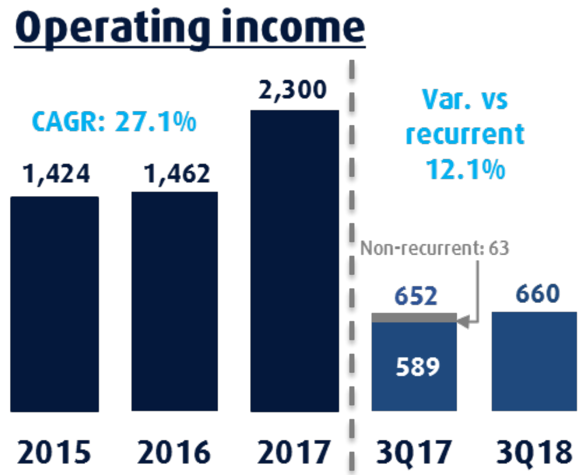
Total revenue and OPEX

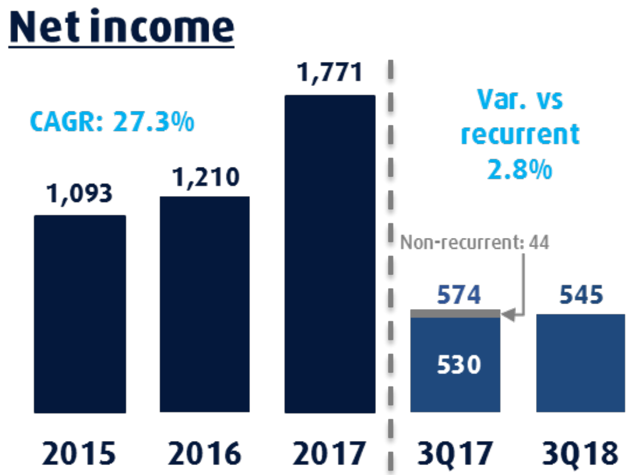


Admin. & promotional expenses



Admin. & promotional expenses were Ps. 291 million in 3Q18, compared to Ps. 188 million in 3Q17. OPEX as a percentage of total revenue ended at 5.8% vs 5.0% in 3Q17. As a reminder, expenses in 3Q17 benefited from a non-recurring reduction of Ps. 63 million (Ps. 44 million net of income tax), related to an excess provision of VAT in one of UNIFIN's subsidiaries. Opex/total revenue improved 90 bps in 3Q18 vs. the adjusted 3Q17 figure, due to our highly efficient operating structure.

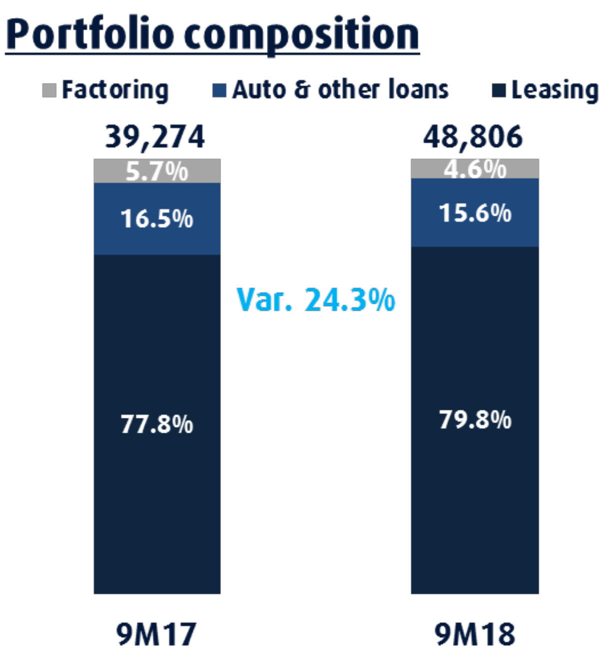


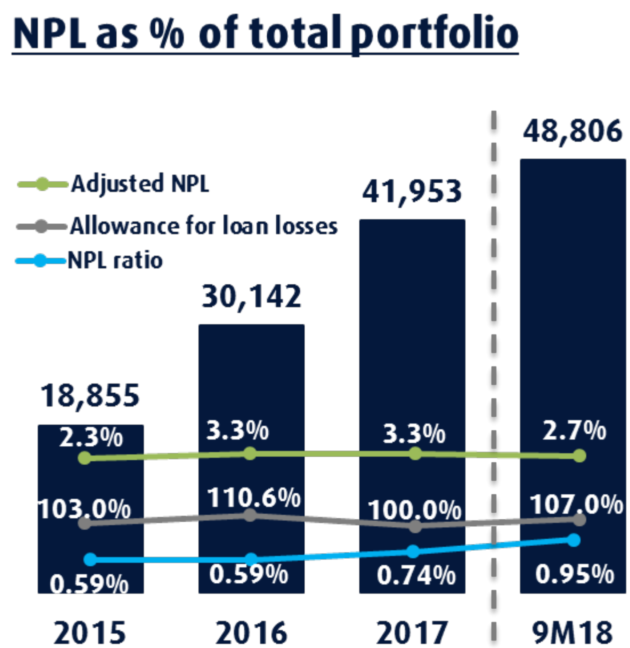


Operating income reached Ps. 660 million during 3Q18, compared to Ps. 589 million of recurring operating income, an increase of 12.1%. Including the non-recurring effect (Ps. 63 million before taxes), the operating income in 3Q17 was Ps. 652 million. This result was driven by stronger revenues and an efficient corporate structure.

Consolidated net income reached Ps. 545 million during 3Q18, a 2.8% increase versus the recurrent net income for 3Q17. As mentioned earlier, during 3Q17, the Company reported non-recurring income of Ps. 44 million net of income tax related to VAT accruals that positively impacted our result.

Balance Sheet





Total loan portfolio is comprised of: i) the loan portfolio (Ps. 5,455 million), plus ii) leasing accounts receivable and other loans (Ps. 6,637 million) reported under other accounts receivable, and iii) memorandum accounts (Ps. 36,714 million), which are comprised of future rentals of the operating lease portfolio. As a result, total loan portfolio was Ps. 48,806 million in 3Q18, a 24.3% increase y-o-y.

Portfolio composition	9M18	9M17	Var. %
Factoring & auto loans - performing portfolio	5,295	4,685	13.0%
Factoring & auto loans – NPL	160	33	382.3%
Factoring & auto loans – allowances	(160)	(49)	228.3%
Loan Portfolio – Net	**5,295**	**4,669**	**13.4%**
Other accounts receivable			
Leasing - performing portfolio	1,906	1,201	58.7%
Leasing – NPL	306	247	23.7%
Leasing – allowances	(339)	(233)	45.6%
Other loans	4,426	3,982	11.1%
Leasing portfolio – Net	**6,299**	**5,197**	**21.2%**
Memorandum accounts			
Lease rentals to be accrued held in trust	21,977	23,862	(7.9%)
Lease rentals to be accrued	14,737	5,264	180.0%
Total memorandum accounts	**36,714**	**29,126**	**26.1%**
Portfolio by product			
Leasing	38,926	30,574	27.3%
Factoring	2,268	2,235	1.5%
Auto & other loans	7,612	6,465	17.7%
Total Portfolio	**48,806**	**39,274**	**24.3%**

Past due loan portfolio was Ps. 466 million of which Ps. 160 million were related to the factoring and auto loans business, plus Ps. 306 million from the operating lease portfolio (which were registered in other accounts receivable). The non-performing loan ratio ("NPL") (calculated as past due loan portfolio/total loan portfolio) rose slightly q-o-q to 0.95% at the close of 3Q18 from 0.84% end-2Q18.

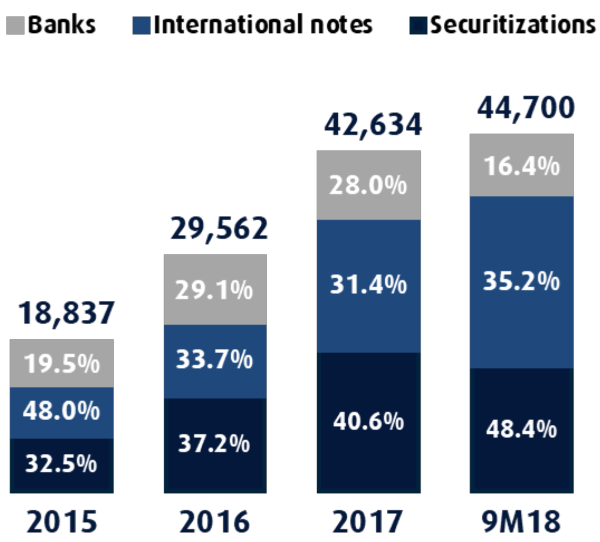
The adjusted NPL ratio (counting the full amount of the lease receivables) for the quarter improved by 60 bps to 2.7% vs 3.3% at end-2Q18 and 3.2% at end-3Q17. It is important to highlight that **UNIFIN maintains ownership of the assets** clients lease, and both, book and recovery value are not considered implicitly in the allowance coverage.

To adhere towards the best practices in the industry and in full compliance with the Mexican Banking and Securities Commission (CNBV), our methodology for provisioning expected losses changed during the second quarter. The allowance for loan losses coverage for the Company´s NPL's was 107.0% as of 3Q18.

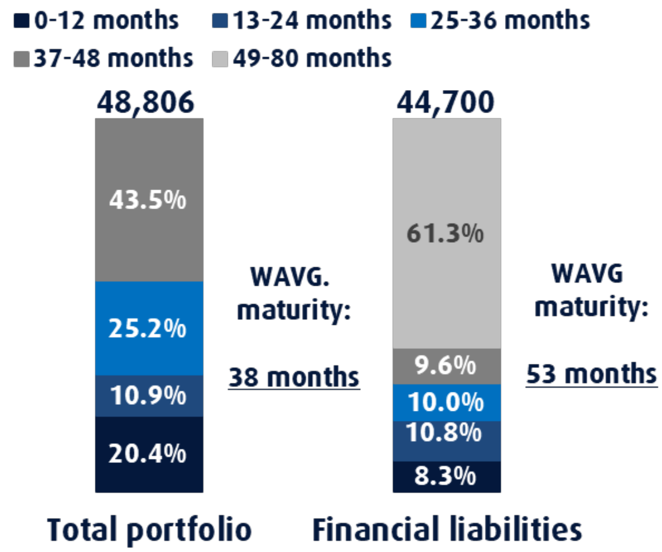
Total assets as of September 30, 2018, were Ps. 61,990 million, a 25.3% increase compared to the close of September 2017, mainly attributed to the growth of the total portfolio and net fixed assets during the quarter. When compared to 2Q18, our assets posted a decline explained by the fact that during said quarter, the Company had a substantial increase in cash & equivalents related to the withdrawal of credit facilities, which we pre-paid during 3Q18.

Financial liabilities rose 15.6% to Ps. 45,091 million (including Ps. 391 million of accrued interest) at the end of the period. This increase was explained by the additional debt UNIFIN acquired to finance the business operations.

Financial liabilities breakdown

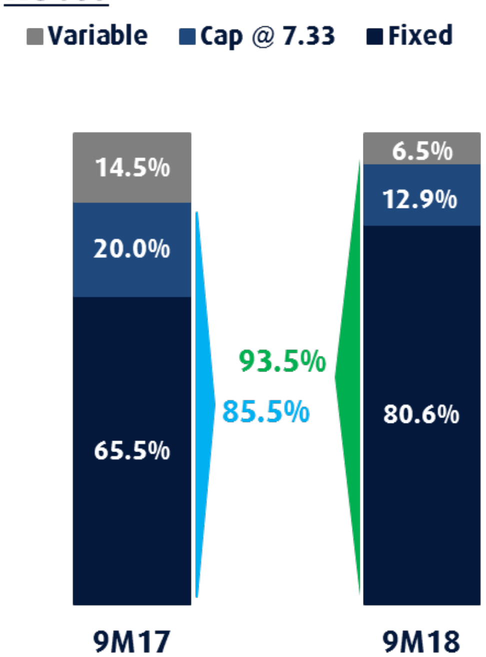


Portfolio vs. financial liabilities

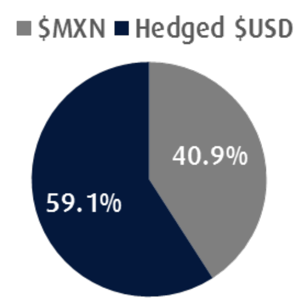


Debt Profile as of 9M18

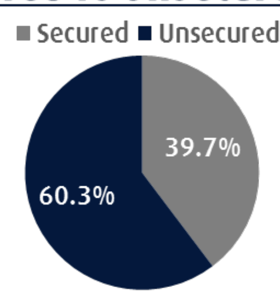
Rates



MXN vs. USD



Secured vs Unsecured

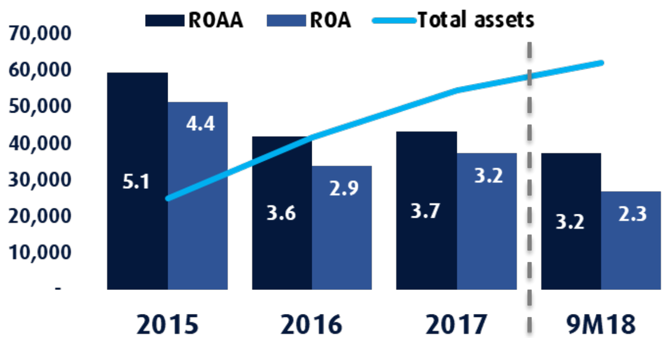


Total liabilities reached Ps. 49,851 million at the close of 3Q18, a 13.8% increase compared to 3Q17.

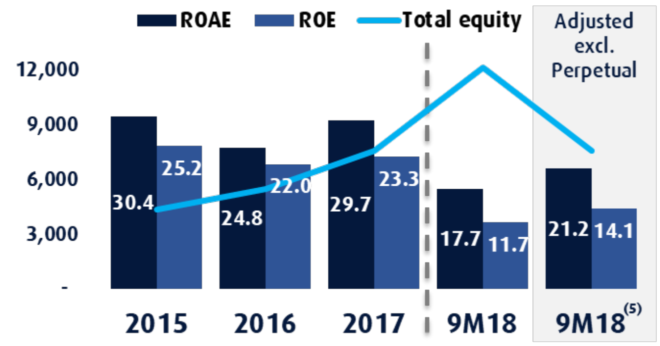
Stockholders' equity increased by 113.9% to Ps. 12,140 million in 3Q18, explained by the capital infusion related to the Subordinated perpetual notes, classified and treated as equity, in addition to retained earnings. Enhanced profitability and the effect from mark-to-market (MTM) of hedging derivatives also helped increase the equity. Excluding the MTM, UNIFIN's capitalization ratio remains at a solid 19.3%.

Financial Ratios

ROAA/ROA



ROAE/ROE

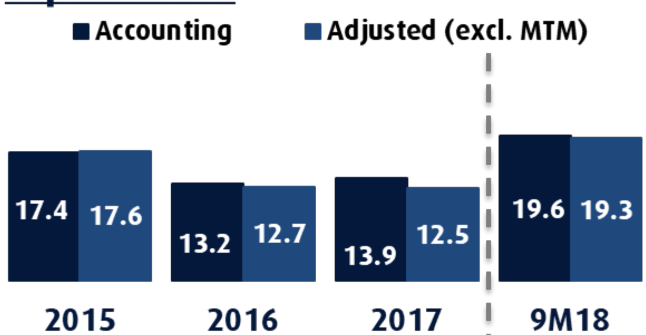


(5) Adjusting for the effects of the Subordinated perpetual notes

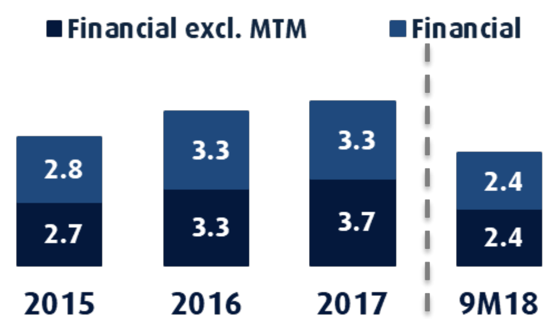
Return on average assets ("ROAA") at the close of 3Q18 was 3.2% vs 3.5% reported 3Q17, while the Return on assets ("ROA") was 2.3%.

Return on average equity ("ROAE") was 17.7% for 3Q18, said indicator has been affected by the injection of capital (Perpetual Bond).

Capitalization



Leverage



UNIFIN's financial leverage ratio (financial liabilities excluding securitizations/stockholders' equity) was 2.4x at the close of 3Q18 vs. 3.7x compared to 3Q17. The Company's total leverage ratio (total liabilities excluding securitizations/stockholders' equity) at the close of 3Q18 was 2.8x compared to 4.6x during the same period of 2017.

Summary by Business Line

Leasing	3Q18	3Q17	Var. %	9M18	9M17	Var. %
Origination volume	6,764	6,271	7.9%	19,776	16,122	22.7%
Portfolio balance				38,926	30,574	27.3%
WAVG (months)				40		
Number of clients				4,692		

Factoring	3Q18	3Q17	Var. %	9M18	9M17	Var. %
Origination volume	2,487	2,685	(7.4%)	7,115	8,494	(16.2%)
Portfolio balance				2,268	2,719	(16.6%)
WAVG (days)				95		
Number of clients				1,172		

Auto loans	3Q18	3Q17	Var. %	9M18	9M17	Var. %
Origination volume	242	458	(47.2%)	904	1,292	(30.0%)
Portfolio balance				1,967	1,789	9.9%
WAVG (months)				33		
Number of clients				2,254		

Geographic zone

Leasing		Factoring		Auto loans	
Mexico City & metro	52.4%	Mexico City & metro	72.9%	Mexico City & metro	52.4%
Nuevo Leon	10.9%	Jalisco	6.4%	Guanajuato	3.9%
Queretaro	4.7%	Tabasco	5.3%	Queretaro	1.8%
Jalisco	3.6%	Nuevo Leon	3.7%	Coahuila	1.6%
Veracruz	3.4%	Puebla	2.6%	Hidalgo	1.4%
Tamaulipas	3.2%	Veracruz	2.0%	Puebla	0.7%
Others	21.9%	Others	7.1%	Others	38.2%
	100.0%		**100.0%**		**100.0%**

Economic sector

Leasing		Factoring		Auto loans	
Industry & mfg.	33.2%	Services	49.2%	Services	49.5%
Services	31.5%	Commerce	24.0%	Transportation	39.2%
Commerce	16.5%	Industry & mfg.	18.6%	Commerce	9.2%
Construction	9.7%	Construction	4.6%	Industry & mfg.	1.4%
Transportation	9.1%	Transportation	3.6%	Construction	0.7%
	100.0%		**100.0%**		**100.0%**

Recent Events

October 1, 2018 – UNIFIN announced the appointment of Mr. Sergio Cancino as CFO, effective on this same date. Mr. Sergio Cancino joined UNIFIN in 2014 and formerly held the position of Corporate Controller.

August 17, 2018 – UNIFIN informed that, as part of its management succession process, strategic planning and corporate governance, the Board of Directors approved the designation of Mr. Sergio Camacho as CEO, effective October 1, 2018. Mr. Luis Barroso, the former CEO, has assumed a new mandate as President of the Company's Executive Committee; continuing to develop strategic planning functions and working jointly with Mr. Camacho to ensure an orderly and successful transition.

Analyst Coverage

Equity

Institution	Analyst	e-mail
Actinver	Enrique Mendoza	emendoza@actinver.com.mx
Credit Suisse	Marcelo Telles	marcelo.telles@credit-suisse.com
Barclays	Gilberto Garcia	gilberto.garcia@barclays.com
Scotiabank	Jason Mollin	jason.mollin@scotiabank.com

Fixed Income

Institution	Analyst	e-mail
Credit Suisse	Jamie Nicholson	jaime.nicholson@credit-suisse.com
Morgan Stanley	John Haugh	john.haugh@morganstanley.com

About UNIFIN

UNIFIN is the leading independent Mexican leasing company, operating as a non-banking financial services company, specializing in three main business lines: operating leasing, factoring and auto and other lending. Through UNIFIN's leasing business line, its core business line, the Company offers operating leases for all types of equipment and machinery, various types of transportation vehicles (including cars, trucks, helicopters, airplanes and other vessels) and other assets in a variety of industries. Through its factoring business line, UNIFIN provides liquidity and financing solutions to its customers by purchasing or discounting accounts receivable and by providing vendor financing. UNIFIN's auto loans business line is focused on financing the acquisition of new and used vehicles.

Income Statement

Figures in Ps. million	3Q18	3Q17	Var. %	9M18	9M17	Var. %
Operating lease income	3,850	2,987	28.9%	10,667	8,073	32.1%
Interest income	656	550	19.2%	1,818	1,442	26.1%
Other lease benefits	482	190	153.2%	1,341	577	132.5%
Total revenue	**4,988**	**3,727**	**33.8%**	**13,825**	**10,091**	**37.0%**
Depreciation of assets under operating lease	(2,072)	(1,675)	23.7%	(5,805)	(4,529)	28.2%
Interest expense	(1,447)	(987)	46.6%	(3,951)	(2,685)	47.1%
Other lease expenses	(463)	(183)	152.9%	(1,241)	(540)	129.8%
Total expenses	**(3,982)**	**(2,845)**	**40.0%**	**(10,996)**	**(7,754)**	**41.8%**
Nominal financial margin	**1,006**	**882**	**14.0%**	**2,828**	**2,337**	**21.0%**
Allowance for loan losses	(56)	(30)	85.4%	(191)	(85)	124.3%
Financial margin adjusted for credit risk	**950**	**852**	**11.5%**	**2,638**	**2,252**	**17.1%**
Commissions and fees (paid) - Net	(9)	(14)	(33.1%)	(35)	(51)	(31.8%)
Financial intermediation results	0	0	0.0%	0	0	0.0%
Other operating income - Net	11	2	500.4%	17	16	9.3%
Administration and promotional expenses	(291)	(188)	54.9%	(837)	(627)	33.6%
Operating income	**660**	**652**	**1.3%**	**1,783**	**1,590**	**12.1%**
Current income tax	(134)	(315)	(57.5%)	(555)	(647)	(14.2%)
Deferred income tax	10	234	(95.8%)	176	319	(44.9%)
Income tax expense	(124)	(81)	52.8%	(379)	(328)	15.8%
Equity methods/subsidiaries	9	3	(100.0%)	19	18	(100.0%)
Net income	**545**	**574**	**(5.0%)**	**1,422**	**1,280**	**11.1%**

Balance Sheet

Figures in Ps. million	9M18	9M17	Var. %
Assets			
Cash & cash equivalents	2,878	3,825	(24.8%)
Derivatives with hedging purposes	3,022	1,296	133.2%
Performing loan portfolio	5,295	4,685	13.0%
Past due loan portfolio	160	33	382.3%
Loan portfolio	5,455	4,718	15.6%
Allowance for loan losses	(160)	(49)	228.3%
Loan portfolio - Net	5,295	4,669	13.4%
Other accounts receivables	6,331	5,183	22.2%
Past due leasing portfolio	306	247	23.7%
Allowance for loan losses from leasing	(339)	(233)	45.6%
Other accounts receivables- Net	6,299	5,197	21.2%
Property, machinery & equipment - Net	38,723	29,563	31.0%
Advanced payments	870	87	898.4%
Favorable tax balance	678	481	41.0%
Foreclosed assets	528	157	235.5%
Other permanent investments	68	61	10.9%
Deferred charges & advanced payments	2,029	2,616	(22.5%)
Other long-term assets	8	7	9.2%
Deferred income taxes	1,593	1,502	6.1%
Total other assets	5,774	4,912	17.6%
Total assets	61,990	49,462	25.3%
Liabilities and stockholders' equity			
Short term interest	351	173	102.4%
Securitizations	15,750	17,750	(11.3%)
International notes	21,634	15,435	40.2%
Total debt securities	37,734	33,358	13.1%
Short term bank borrowings & loans	3,763	4,240	(11.3%)
Long term bank borrowings & loans	3,594	1,418	153.5%
Total bank borrowings & loans	7,357	5,658	30.0%
Income tax payable	204	95	115.5%
Sundry creditors	3,512	3,828	(8.3%)
Other accounts payable	424	241	75.7%
Deferred credits	620	608	2.0%
Total other accounts payable	4,760	4,771	(0.2%)
Total liabilities	49,851	43,787	13.8%
Stockholders' equity			
Capital stock	2,894	2,894	0.0%
Capital reserves	274	186	47.7%
Valuation of hedging derivatives	189	(535)	(135.3%)
Retained earnings	2,829	1,850	52.9%
Net income for the year	1,422	1,280	11.1%
Subordinated obligations	4,531	0	100.0%
Total stockholders' equity	12,140	5,675	113.9%
Total liabilities & stockholders' equity	61,990	49,462	25.3%
Memorandum accounts			
Contractual lease rentals to be accrued held in trust	21,977	23,862	(7.9%)
Contractual lease rentals to be accrued	14,737	5,264	180.0%
Total memorandum accounts	36,714	29,126	26.1%

Annex 1 – Financial Liabilities (Ps. million)

International notes	Outstanding*	Maturity	Rate	Currency	Rating[7] S&P/Fitch/HR
UNIFIN 2023	400	Sep-23	Fixed	USD[6]	BB / BB / BBB-
UNIFIN 2025	450	Jan-25	Fixed	USD[6]	BB / BB / BBB-
UNIFIN 2026	300	Feb-26	Fixed	USD[6]	BB / BB / BBB-
Total	**1,150**				

Securitization	Outstanding*	Maturity	Rate	Currency	Rating[8] S&P/HR
Private securitization	2,250	Mar-23	Variable[6]	MXN	mxAAAS&P / HRAAA
UFINCB15	2,000	Sep-20	Variable[6]	MXN	mxAAAS&P / HRAAA
UFINCB16	2,500	Feb-21	Variable[6]	MXN	mxAAAS&P / HRAAA
UNFINCB16	1,250	Sep-21	Variable[6]	MXN	mxAAAS&P / HRAAA
UNFINCB16-2	1,250	Sep-21	Fixed	MXN	mxAAAS&P / HRAAA
UNFINCB17	1,500	Mar-22	Variable[6]	MXN	mxAAAS&P / HRAAA
UNFINCB17-2	1,500	Mar-22	Fixed	MXN	mxAAAS&P / HRAAA
UNFINCB17-3	2,500	Sep-22	Variable[6]	MXN	mxAAAS&P / HRAAA
UNFINCB17-4	1,000	Sep-22	Fixed	MXN	mxAAAS&P / HRAAA
Total	**15,750**				

Bank Credit Lines	Outstanding*	Available
Total	**7,316**	**7,814**

[6] Hedged to FX & floating rates
[7] International rating
[8] Local rating
*Excludes accrued interest

Annex 2 – Share Repurchase Program

Share repurchase program	Shares
Initial balance of the repurchase program as of 01/01/2018	2,940,880
Total acquired shares 2018	9,345,112
1Q18	95,941
2Q18	1,327,306
3Q18	7,921,865
Total sold shares 2018	-
1Q18	-
2Q18	-
3Q18	-
Shares assigned to the employee stock option plan	500,000
Canceled shares	2,500,000
Final balance of the repurchase program as of 30/09/2018	9,285,992

Annex 3 – Company Capital Structure and EPS

Number of Shares	Series A As of Sept 2018
Current float	**131,529,534**
Repurchased shares held in Treasury	11,785,992
Cancelled shares	2,500,000
Number of total shares held in Treasury	**9,285,992**
Total Outstanding Shares	352,800,000
Cancelled Shares	2,500,000
Net Outstanding shares	**350,300,000**

Earnings per Share (EPS)	3Q18	3Q17
EPS last 12 months	5.46	4.46
EPS (annualized 3Q18)	6.23	