



1st Quarter 2021 Results

April 23rd, 2021

Thank you for joining us

Please find our press release at:

www.unifin.com.mx

Or please contact us directly at:

unifin_rj@unifin.com.mx

Forward-looking statements may be made during this conference call. These do not necessarily consider changing economic circumstances, industry conditions, the Company's performance, or financial results. These forward-looking statements are based on several assumptions and factors that could change, causing actual results to differ from current expectations materially. Therefore, we ask that you refer to the disclaimer located in the earnings release before making any investment decision.

Today's Presenters:



Sergio Camacho

Chief Executive Officer

- Mr. Camacho has 24 years of experience, 7 of which have been in the financial sector
- Joined UNIFIN in 2016
- Holds a Bachelor's degree in Economics and a Master's in Business Administration with a specialization in Finance from the Instituto Tecnológico Autónomo de México ("ITAM")
- Holds a degree in Global Management from Harvard Business School



Sergio Cancino

Chief Financial Officer

- Mr. Cancino has more than 30 years of financial experience
- Joined UNIFIN in 2012
- Holds a degree in Public Accountancy from the Escuela Bancaria y Comercial, with a specialization in Finance and Auditing from the same institution



David Pernas

Head of Corporate Finance & Investor Relations

- Mr. Pernas has 13 years of experience, 10 of which have been in the financial sector
- Joined UNIFIN in 2010
- Holds a Bachelor's degree in Business Administration and a Master's degree in Finance from Escuela de Graduados en Administración y Dirección de Empresas ("EGADE")



Nayeli Robles

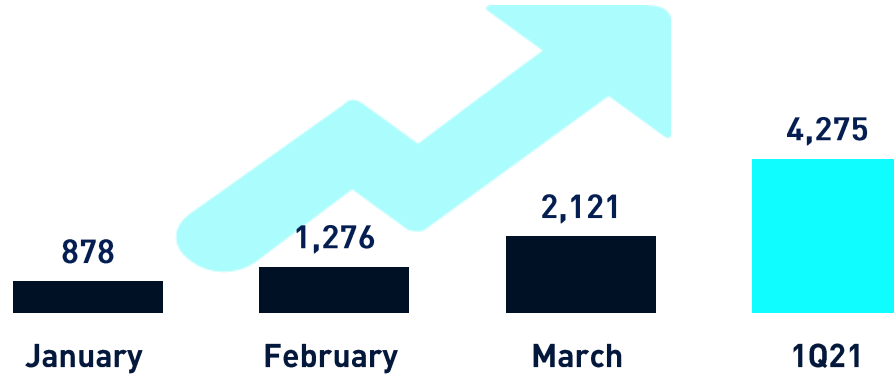
Head of Economic Analysis & Strategy

- Ms. Robles has 13 years of experience in the financial sector
- Joined UNIFIN in 2018
- Holds a Bachelor's degree in Economics from the Instituto Tecnológico Autónomo de México ("ITAM")
- Holds a Master's degree in Business Administration from the Massachusetts Institute of Technology ("MIT")

Origination Strategy based on Economic Conditions

Originations 1Q21

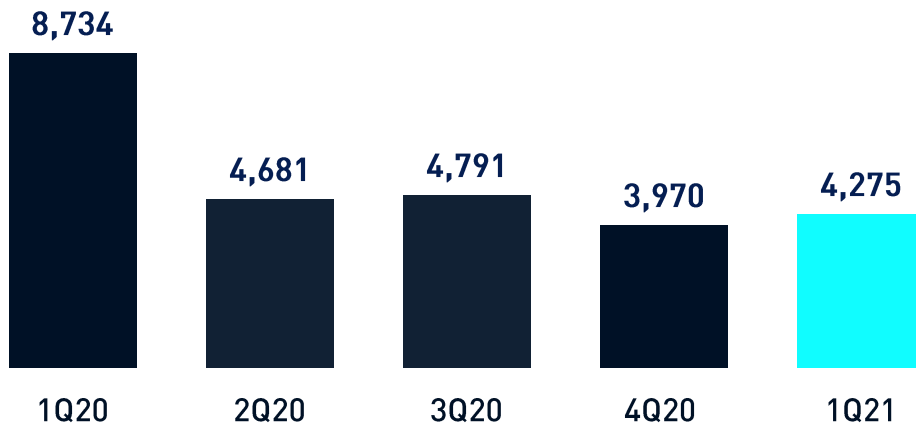
Ps. million



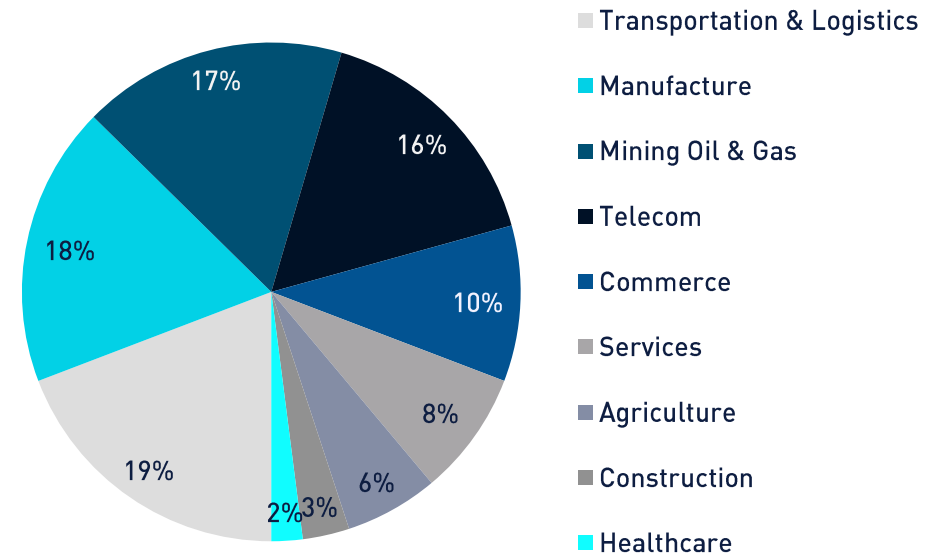
72% of Origination from Key Sectors

- Agriculture
- Manufacturing
- Transportation & Logistics
- Healthcare
- Media & telecoms
- Commerce

Originations Q-o-Q

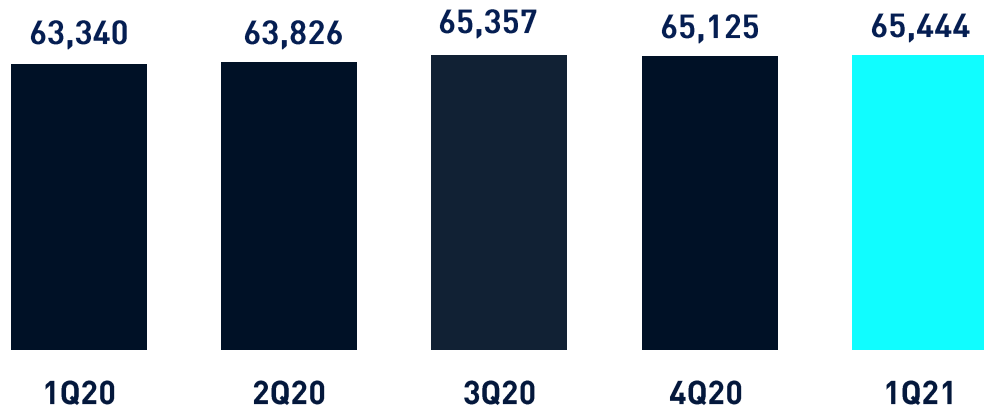


Origination Breakdown by Sector



Diversifying Our Portfolio: Reducing Overall Risk

Total Portfolio



Client growth

+ 500 new clients in 1Q21

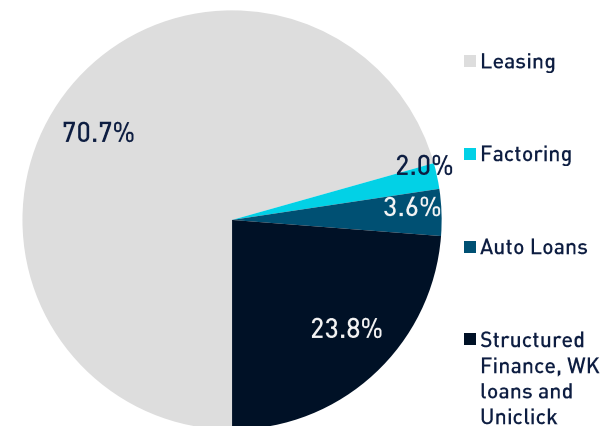
Despite lower origination volumes the number of active clients increased to 8,600



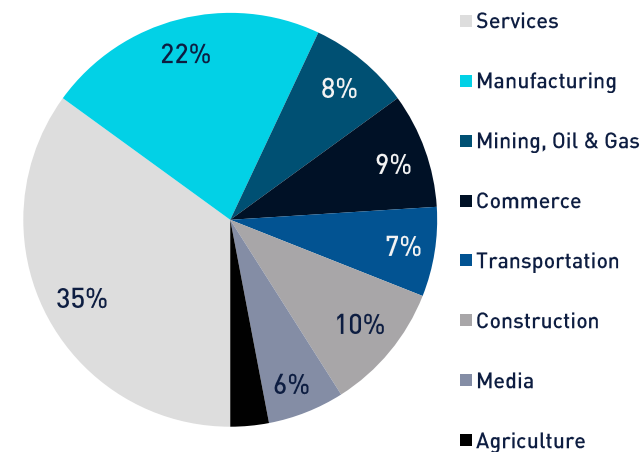
Resilience

Average ticket is reduced to Ps. 7.6 mm from Ps. 8 mm in the previous quarter

Portfolio Breakdown by Product



Portfolio Breakdown by Sector





Uniclick
by UNIFIN



	1Q20	1Q21	%
Clients	92	522	+ 467.4
Origination	Ps. 96 mm	Ps. 167 mm	+ 74.0

Uniclick
Crédito Pyme

Portfolio	Average Ticket Size	Average Interest Rate	Average Tenor Range
249 M	1.0 M	34.7 %	18 months

Uniclick
Arrendamiento Pyme

164 M	0.6 M	23.0 %	42 months
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413 M
▲ 43.4%
Vs 4Q20



EFFICIENCY

Reduced client acquisition cost by 43.0%
+ 90 new clients vs 4Q20 (+ 27.7%)

COVID-19 Client Support Program Status as of 1Q21



Clients (#)

522



Outstanding
Portfolio

Ps. 3,250 mm



Deferred
Payments

Ps. 1,894 mm

Total amount of
deferred income.

This represents the
unamortized balance
of the portfolio that is
not generating any
income at present.



92.8%

of the clients included in the
support program are current
on their payments as of 1Q21



7.2%

of the clients included in the
support program are not
current on their payments as of
1Q21

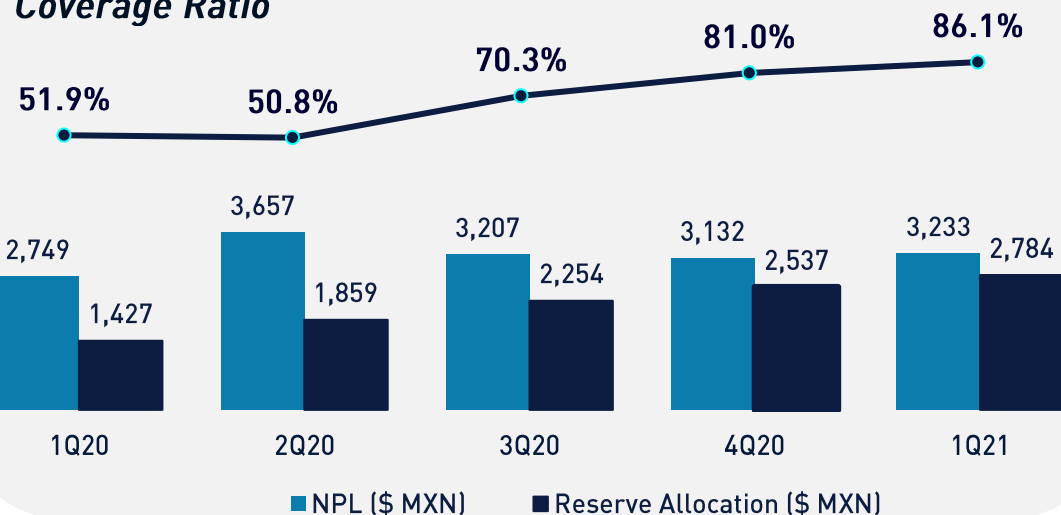
Loan Loss Provisions



NPL



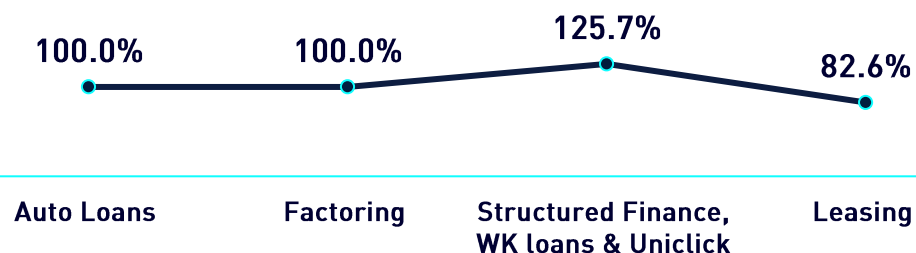
Coverage Ratio



Cost of Risk



Coverage Ratio by Business Line



Leasing Loan Loss Reserve Sufficiency

% Recovery	Est. recovery value	NPL +90	Gain (loss)	Reserve	Reserve sufficiency
100.0%	\$2,119	\$2,715	\$(596)	\$2,243	\$1,647
75.0%	\$1,589	\$2,715	\$(1,126)	\$2,243	\$1,117
50.0%	\$1,060	\$2,715	\$(1,656)	\$2,243	\$588
25.0%	\$530	\$2,715	\$(2,185)	\$2,243	\$58

~80% of historic recovery value of outstanding loan amount

Funding profile

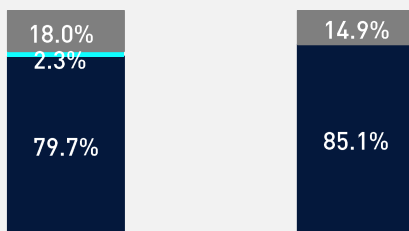
Debt Profile

(MXN\$ mm)	1Q21	% of Total	Average maturity (months)	Rates
International Notes	\$44,454	63.92 %	63	11.8%
Revolving lines	\$10,116	14.55 %	-	6.7%
Term loans	\$7,288	10.48 %	15	10.2%
Securitized	\$7,690	11.06 %	38	9.5%
Total Financial Liabilities	\$69,548	100.00 %	48	10.6%



Rates

■ Floating ■ Cap @ 7.5 ■ Fixed

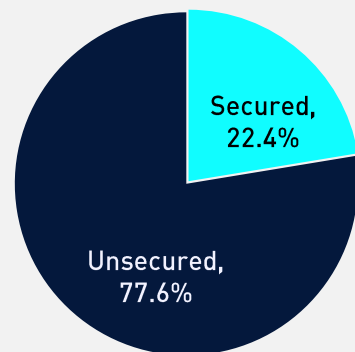


1Q20

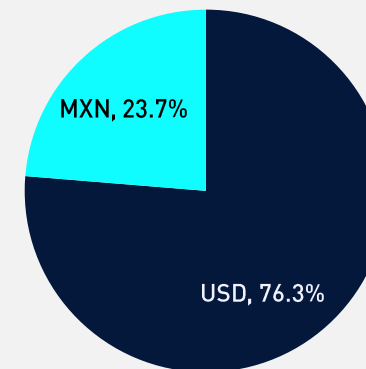
1Q21



Secured vs Unsecured



MXN vs USD

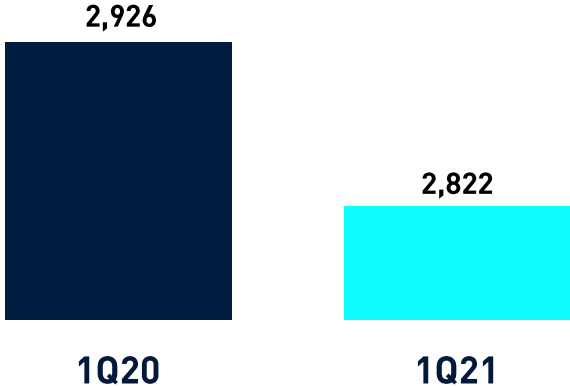


Financial Results

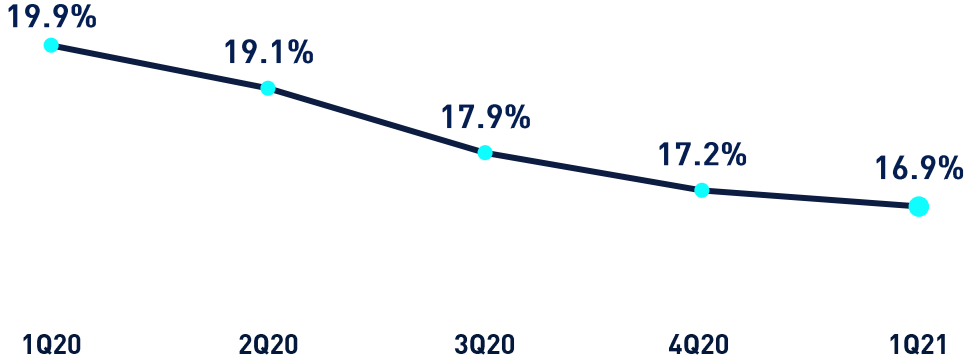


Interest Income

Var. (3.6%)

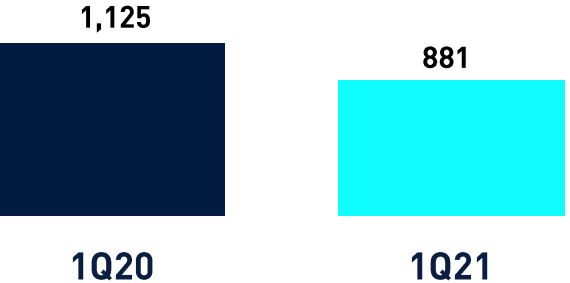


Yield

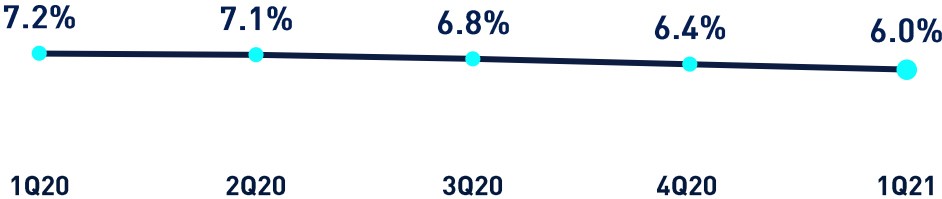


Financial Margin

Var. (21.7%)



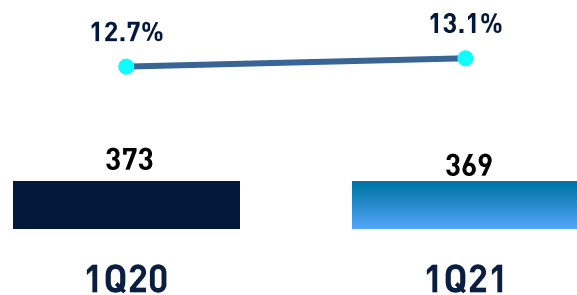
NIM



Financial metrics

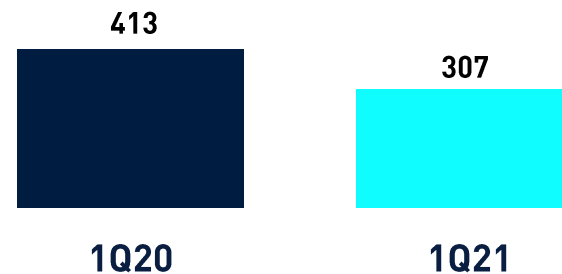


Admin. Expenses and OPEX

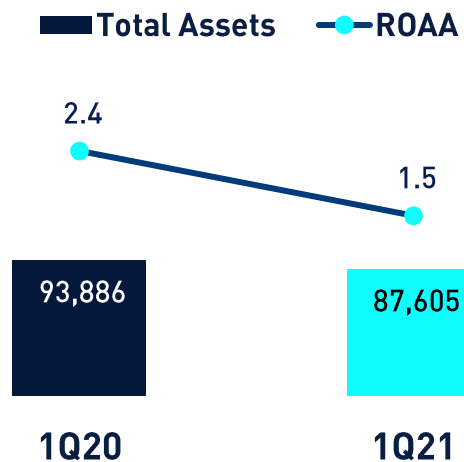


Net Income

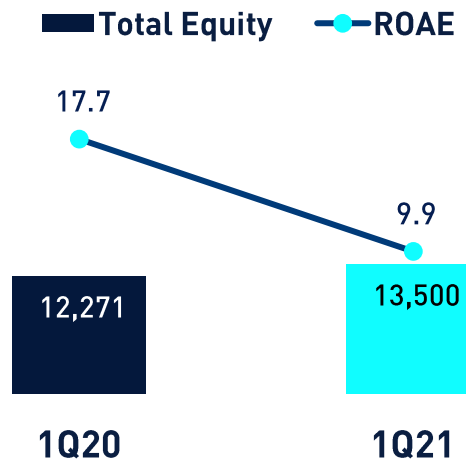
Var. (25.6%)



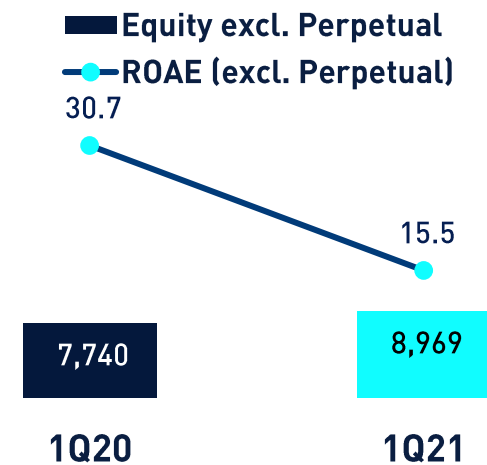
ROAA



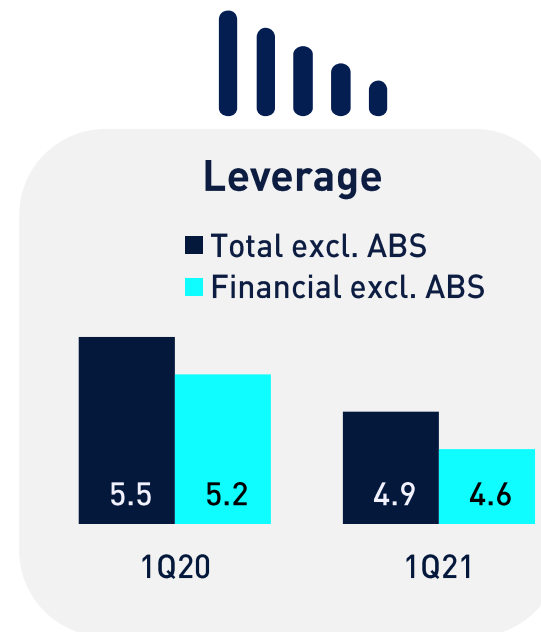
ROAE



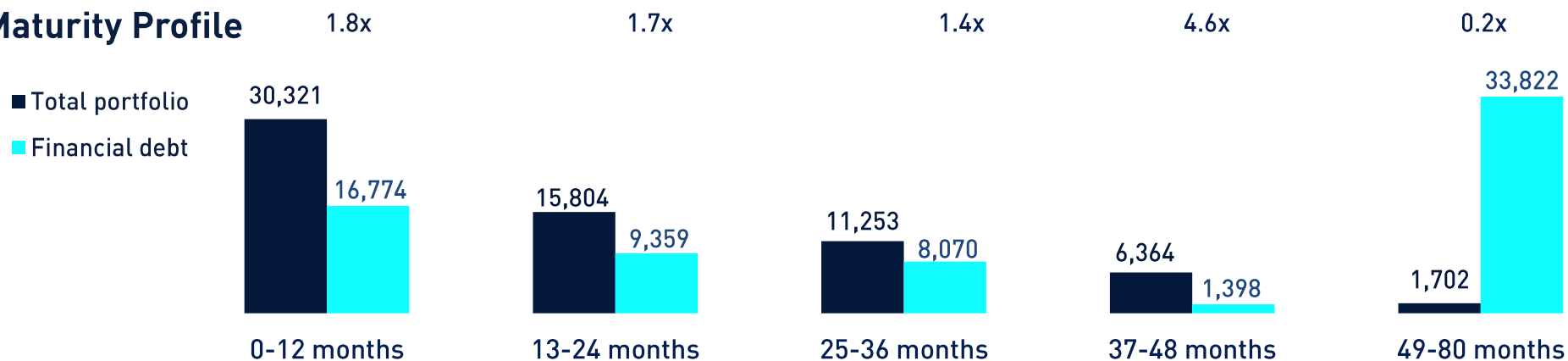
ROAE (excl. Perpetual Bond)



Sound asset & liability management



Maturity Profile



Our clear path towards a more strategic Sustainability Strategy



Sustainability Diagnosis

- Trends
- Risks and opportunities
- Peers benchmarking
- Best practices
- Gaps requiring priority attention

Stakeholder's analysis

- Identify key stakeholders and prioritize constraints

Materiality Assessment and Sustainability strategy

- ESG priority issues
- Strategic guidelines and initiatives
- Strategic plan: objectives, targets, key performance indicators

Implementation

- Working groups and committees
- Implementation and initiative monitoring

Financial and non-financial reporting

4Q20

1Q21

2Q21

3Q21

4Q21



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