



4th Quarter 2020 Results

February 19th, 2021

Thank you for joining us

Please find our press release at:

www.unifin.com.mx

Or please contact us directly at:

unifin_r@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.

Message from the Chairman of the Board



***Chairman of the Board
& Founder***

- Founded UNIFIN in 1993
- Member of the Board of Directors of Maxcom Telecomunicaciones, S.A.B. de C.V. Organización Sahuayo, S.A. de C.V., Grupo Terraforma, Frasca Alloys and Grupo Interprotección

“...At UNIFIN we are targeting financial technology through our digital platform Uniclick, in strategic partnership with Google, which offers credit to the Mexican SME market. The combination of UNIFIN and Uniclick will allow our company to increase our client portfolio significantly, targeting a market underserved by banks, but well-known by UNIFIN...”

...2020 proved UNIFIN’s leadership and ability to adapt and be resilient in the midst of a very difficult economic environment. Decisive actions were taken to first ensure the health of our team, strategies to support our clients get through a difficult economic situation and guarantee business continuity...

...I am confident that we are on the right path for a successful recovery, focusing above all on helping our clients achieve their best potential, increasing our market and offering new and improved services for a new reality that demands a flexible and disruptive vision.”

Mr. Rodrigo Lebois Mateos

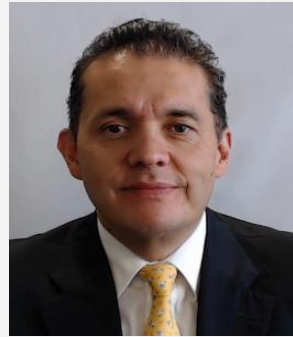
Today's Presenters:



Sergio Camacho

Chief Executive Officer

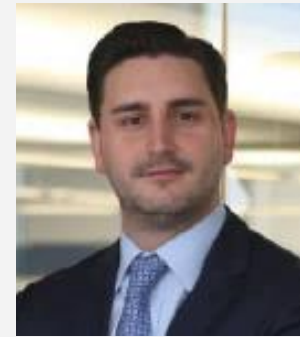
- Mr. Camacho has 24 years of experience, 7 of which have been in the financial sector
- Joined UNIFIN in 2016
- Holds a Bachelor's degree in Economics and a Master's in Business Administration with a specialization in Finance from the Instituto Tecnológico Autónomo de México ("ITAM")
- Holds a degree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



2020 at a glance:



Launch of UNICLICK



Partnership with Google Mexico



Implementation of Artificial Intelligence Lab



COVID-19: ensure employees' wellbeing and Client Support Program



Redefine credit-risk scorecard and origination strategy



Creation of historic reserves



Buyback of USD 40 mm of our international bonds



Capital Increase of Ps. 2.5 bn



New credit lines for Ps. 9.8 bn and more than Ps. 28 bn rolled-over



Enhancing ESG criteria

Our digital platform designed to make a credit application quicker and easier.

Uniclick
Crédito Pyme

Uniclick
Arrendamiento Pyme

Clients	Portfolio	Average Ticket Size	Average Interest Rate	Average Tenor Range
136	100 M	1.1 M	35.8 %	12 months
296	188 M	1.9 M	23.0 %	42 months
432	288 M	Estimated Market Size (MX\$bn) ~\$78		

Uniclick's client acquisition cost is **8.3x** lower than UNIFIN's overall acquisition cost.



Digital Accelerator

- 👍 Reduce the risk of non-payment of customers
- ✂️ Identify new product opportunities
- 👤 Generate customer loyalty



NPS: 100%



Impressions: 1.4 million users
viewing our clients' adds through the Accelerator

Conversion: 3.3k new customers
obtained by our clients through the Accelerator

Conversion Rate: +158% higher
than market average

AI Lab:

In light of the fundamental importance of data availability we have deployed an AI platform to support our operations and growth

Dashboard that supports clients with valuable reports. This support information gathers interesting insights for UNIFIN.



Intelligent interface for data extraction from multiple sources for parametric credit analysis



Credit score algorithm that enhances the placement of quality loans through non-traditional mechanisms

AI Interpreter which identifies client needs and provides valuable data on customers' communications




Software that interprets data contained in text images for KYC documentation and legal validation

COVID-19 Client Support Program



✓ **96.4%**
of the clients included in the support program are current on their payments as of 4Q20

 **+ 50**
new clients in negotiations to be incorporated into the Support Program

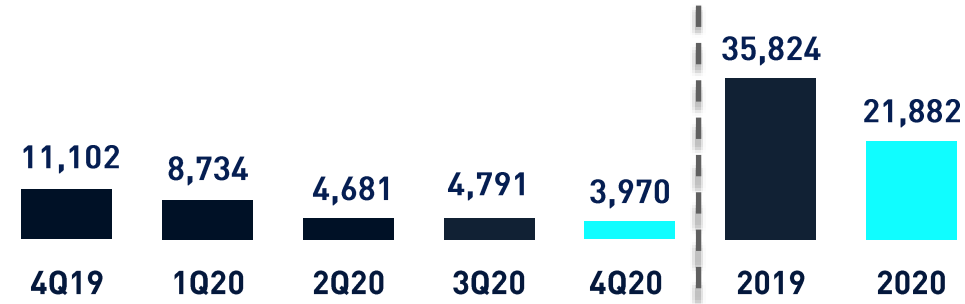
Additional exposure would represent ~Ps. 274 million

Redefine credit-risk scorecard

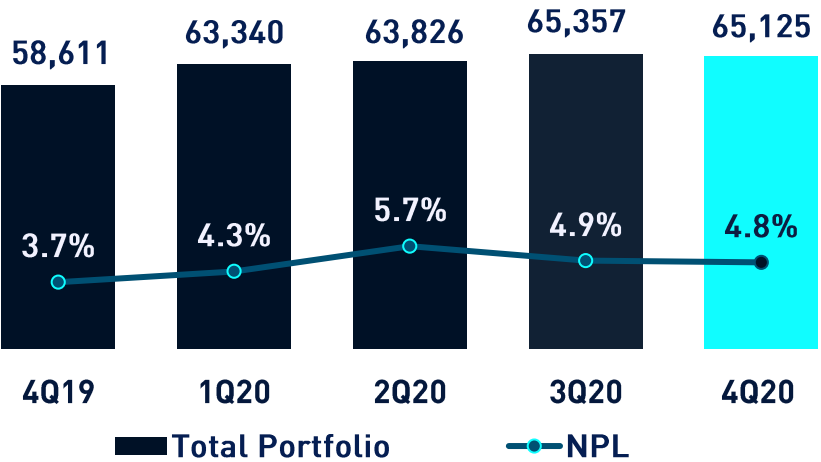


- ✓ New credit scoring variables affected by the current economic backdrop
- ✓ Classifications of certain restricted sectors
- ✓ Deeper analysis on payment capabilities

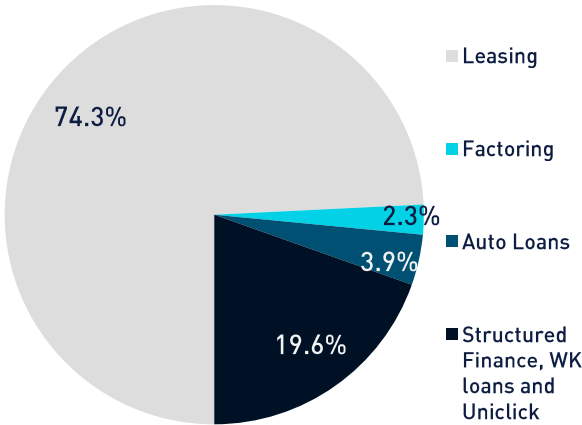
Total Originations



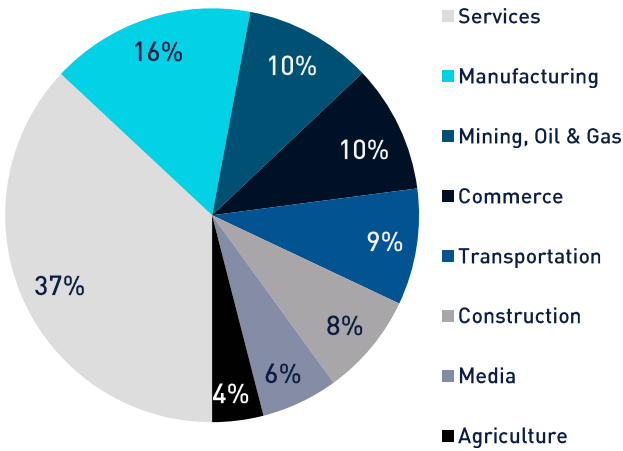
Total Portfolio
NPL as % of total portfolio



Portfolio Breakdown by Product



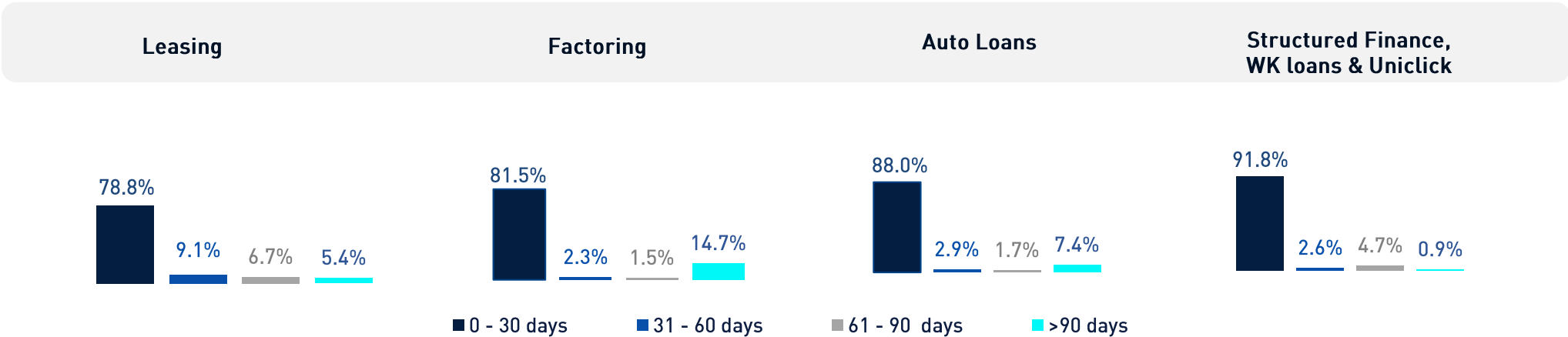
Portfolio Breakdown by Sector



Strictly monitor payment behavior and focused collection process..



Aging balance by business line

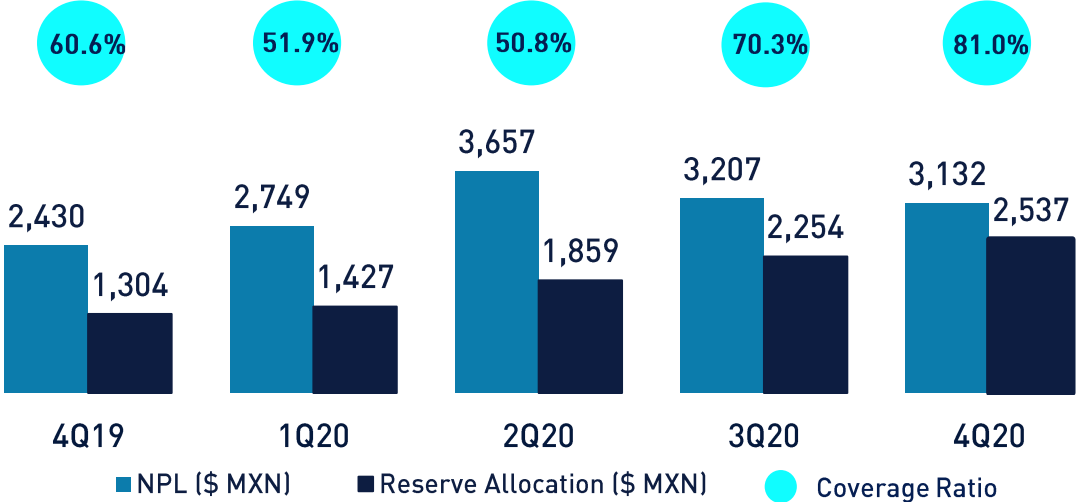


Historic reserves

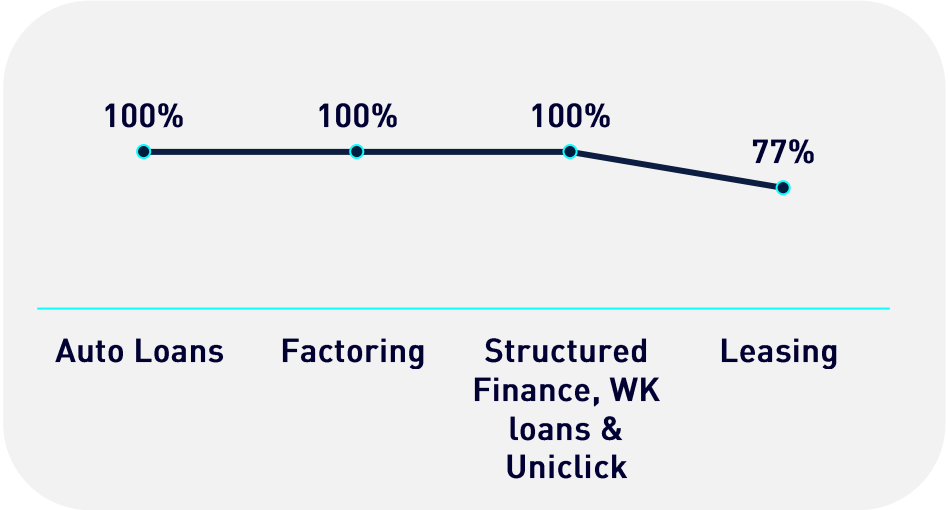


Coverage Ratio of Total Portfolio

Reserve methodology in accordance with IFRS standards to cover the incremental risk due to current economic backdrop



Coverage Ratio by Business Line



Leasing Loan Loss Reserves Sufficiency

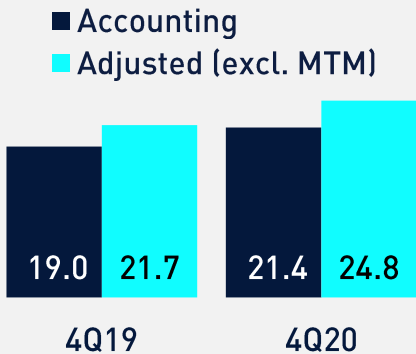
% Recovery	Est. recovery value	NPL +90	Gain (loss)	Reserve	Reserve sufficiency
100.0%	\$2,061	\$2,615	\$(554)	\$2,020	\$1,465
75.0%	\$1,545	\$2,615	\$(1,070)	\$2,020	\$950
50.0%	\$1,030	\$2,615	\$(1,585)	\$2,020	\$435
45.0%	\$927	\$2,615	\$(1,688)	\$2,020	\$332
40.0%	\$824	\$2,615	\$(1,791)	\$2,020	\$229

~80% of historic recovery value of outstanding loan amount

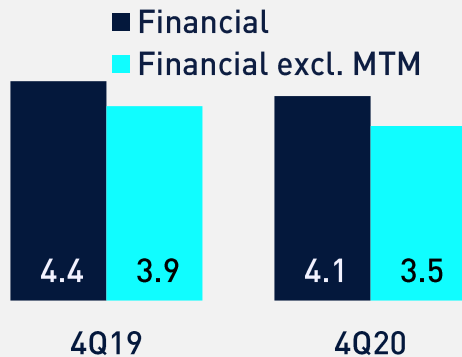
Sound asset & liability management



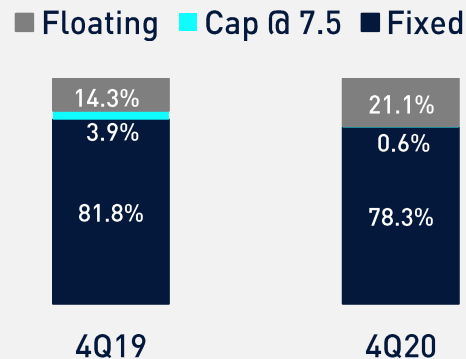
Capitalization



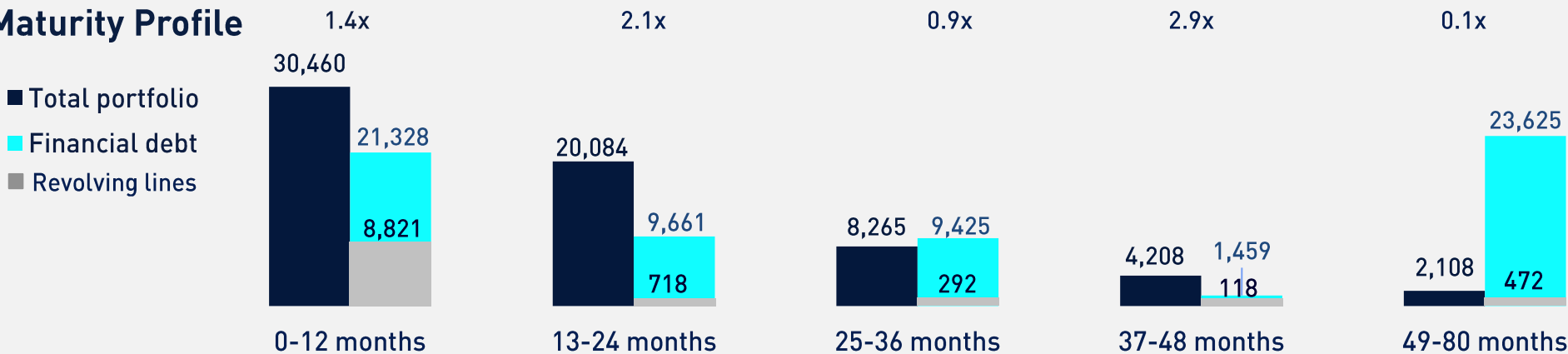
Leverage



Rates



Maturity Profile



Funding profile

Weighted Average Funding Cost

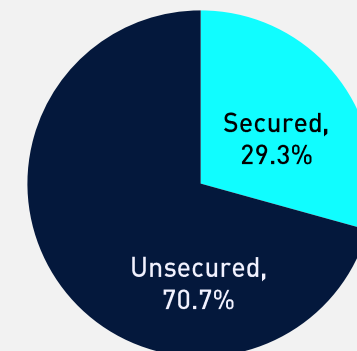


Debt Profile

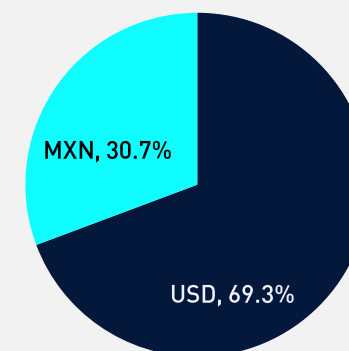
<i>(MXN\$ mm)</i>	2020	% of Total	2019	% of Total	Var. %	Average maturity <i>(months)</i>
International Notes	\$35,049	53.5%	\$33,632	53.4%	4.2%	54
Revolving lines	\$10,420	15.9%	\$8,417	13.4%	23.8%	-
Term loans	\$ 9,317	14.2%	\$6,250	9.9%	49.1%	15
Securizations	\$10,711	16.4%	\$14,636	23.3%	(26.8%)	33
Total Financial Liabilities	\$65,498	100.0%	\$62,935	100.0%	4.1%	39

vs. 30 months
of portfolio
WAVG maturity

Secured vs Unsecured



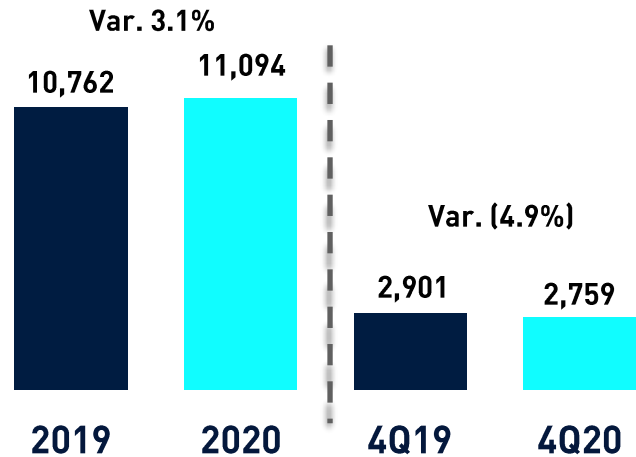
MXN vs USD



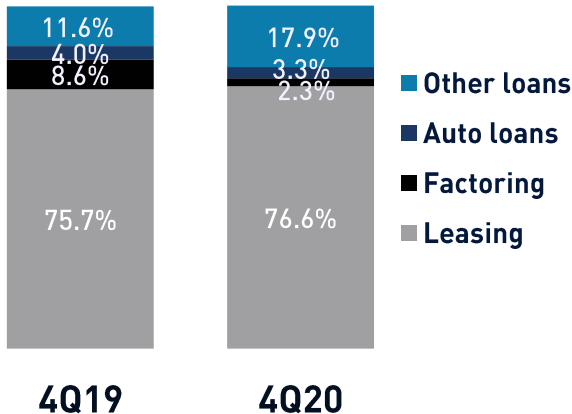
Financial highlights



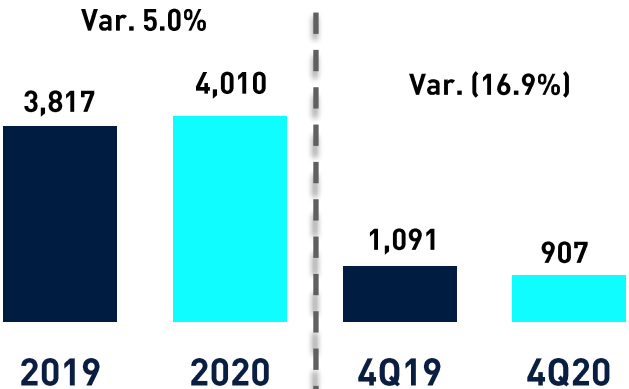
Interest Income



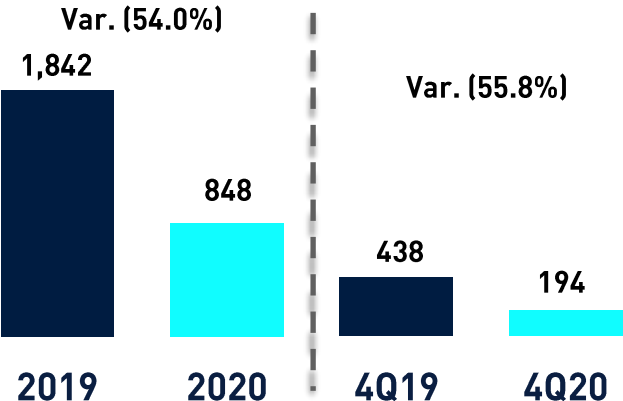
Income Distribution



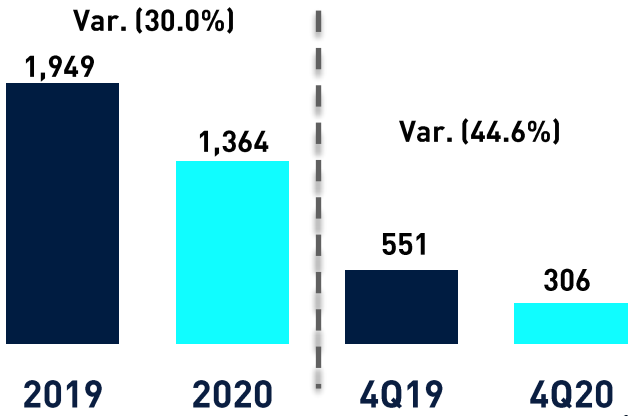
Financial Margin



Operating Income



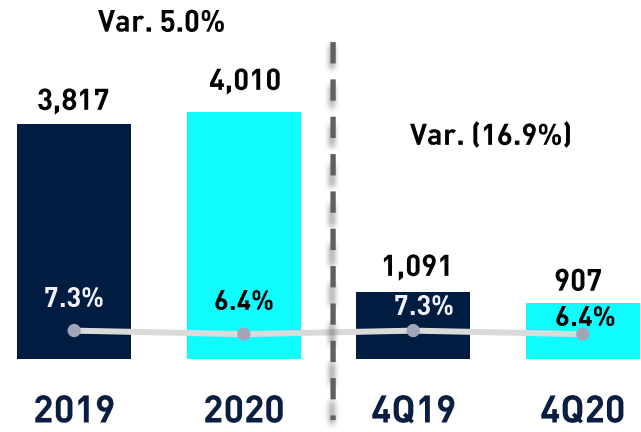
Net Income



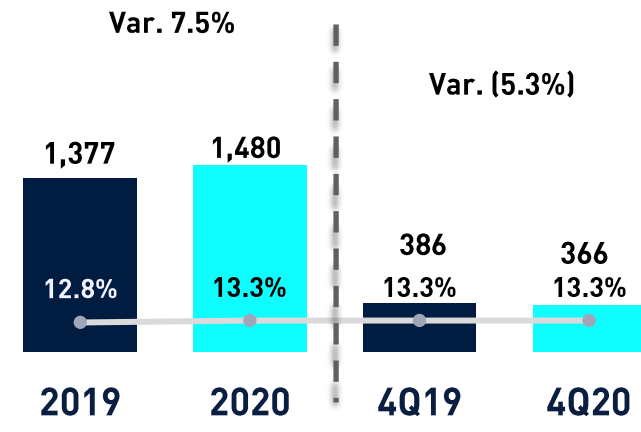
Financial metrics



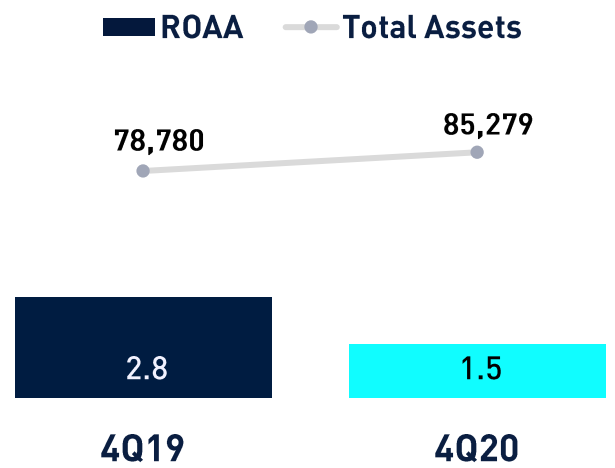
Financial Margin & NIM



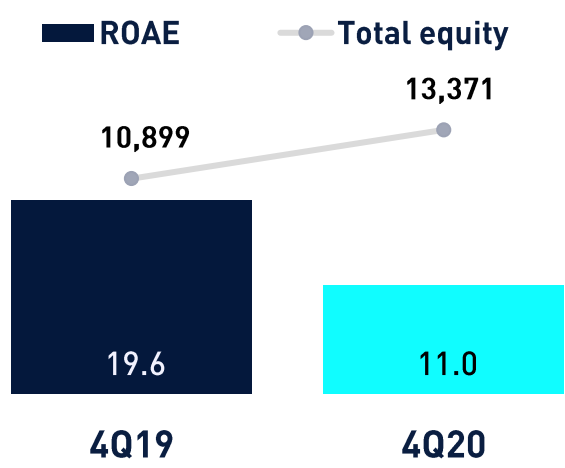
Admin. Expenses and OPEX



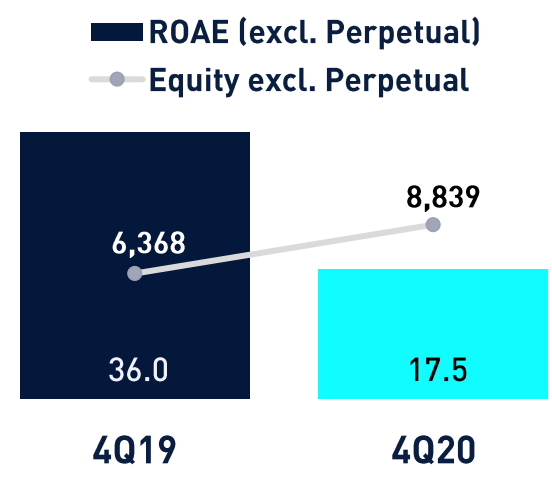
ROAA



ROAE



ROAE (excl. Perpetual)



Enhancing our sustainability strategy



Prioritizing workforce development:

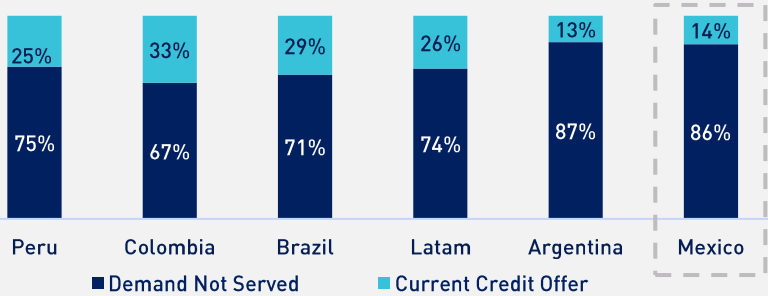
- 319+ Courses
- 7 Scholarships
- 1 MBA
- 11,664+ hours worth of teaching/courses



Positive effect on 190k+ families and 180k+ children



Mexico: Largest Financing Gap for SMEs in LatAm



Source: SME Finance Forum (2018).

Speed

Easy Procedures

Advisory

Leasing

Factoring

Auto Loans

Uniclick
Unsecured Loans

Fleet Services

Medium-Term Secured Loans

Insurance Brokerage

