



2nd Quarter 2021 Results

July 23rd, 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.

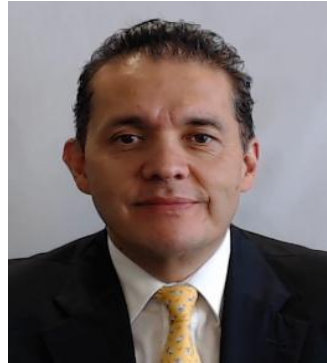
Today's Presenters:



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")

Strategic decisions strengthened our recovery



Closely monitor
behavior of
economic sectors



Maintain strong
liquidity position

New KPIs for
all employees
targeting client
NPS

Strategic
digital
alliances

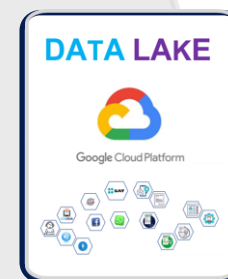
New
prospecting
channels
throughout
Mexico

Financial Services
One-stop shop

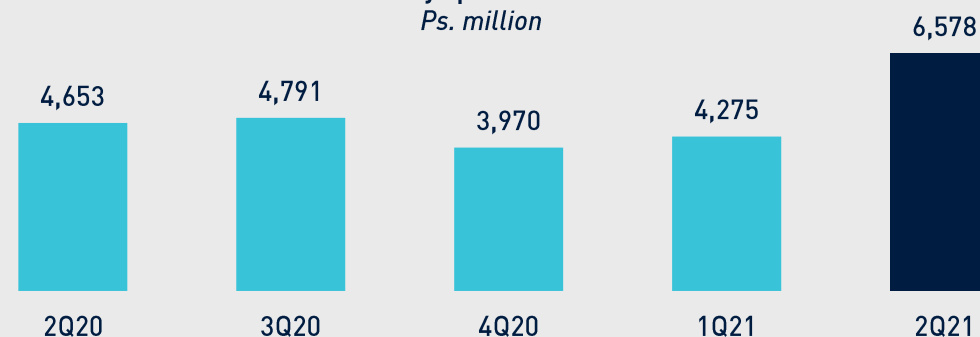
New
businesses



More new
clients
2Q21: +9,000 clients



Originations
by quarter
Ps. million

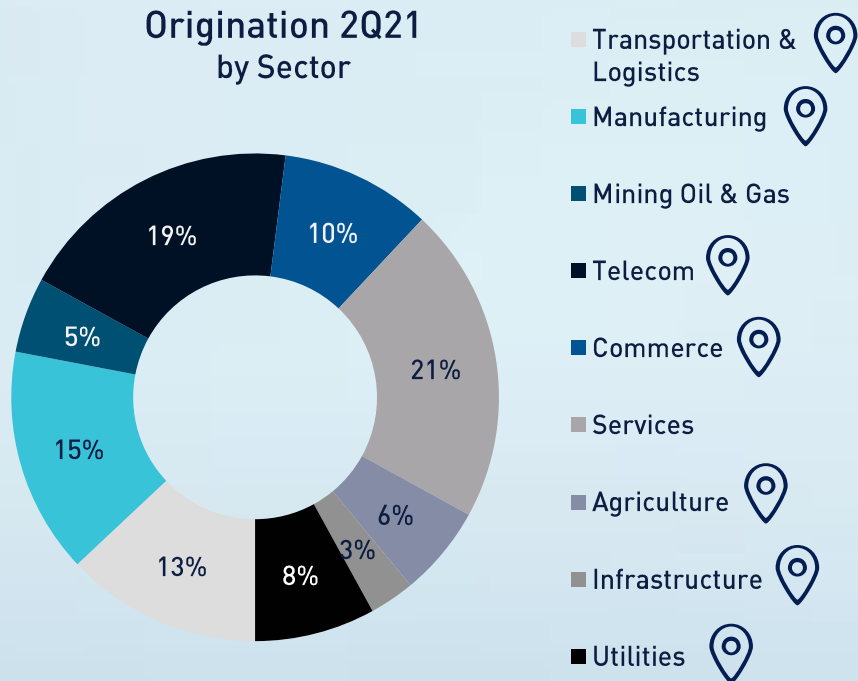




Originations and clients increase with economic recovery



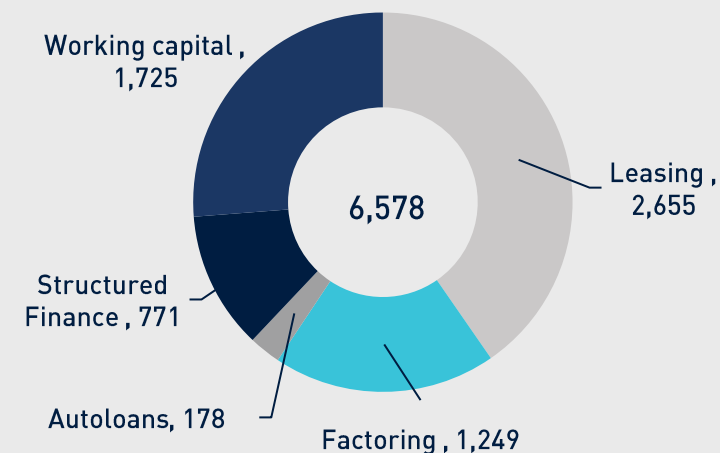
Origination 2Q21
by Sector



📍 74% of 2Q21 originations came from Strategic Sectors

Sectors defined as strategic continue to show high levels of conversion to new client files and origination.

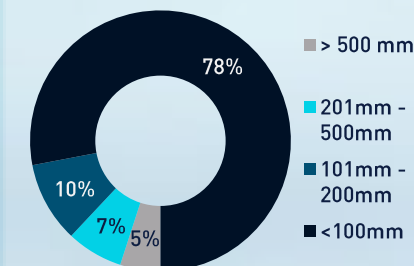
Originations 2Q21
by business line
Ps. million



Clients by business line	2Q21	2Q20	%
Leasing	5,916	5,193	13.9
Factoring	912	899	1.4
Auto loans	1,330	1,243	7.0
Working Capital	833	136	512.5
Structured Finance	24	8	200.0
TOTAL	9,015	7,479	20.5

* Does not include cross sale clients

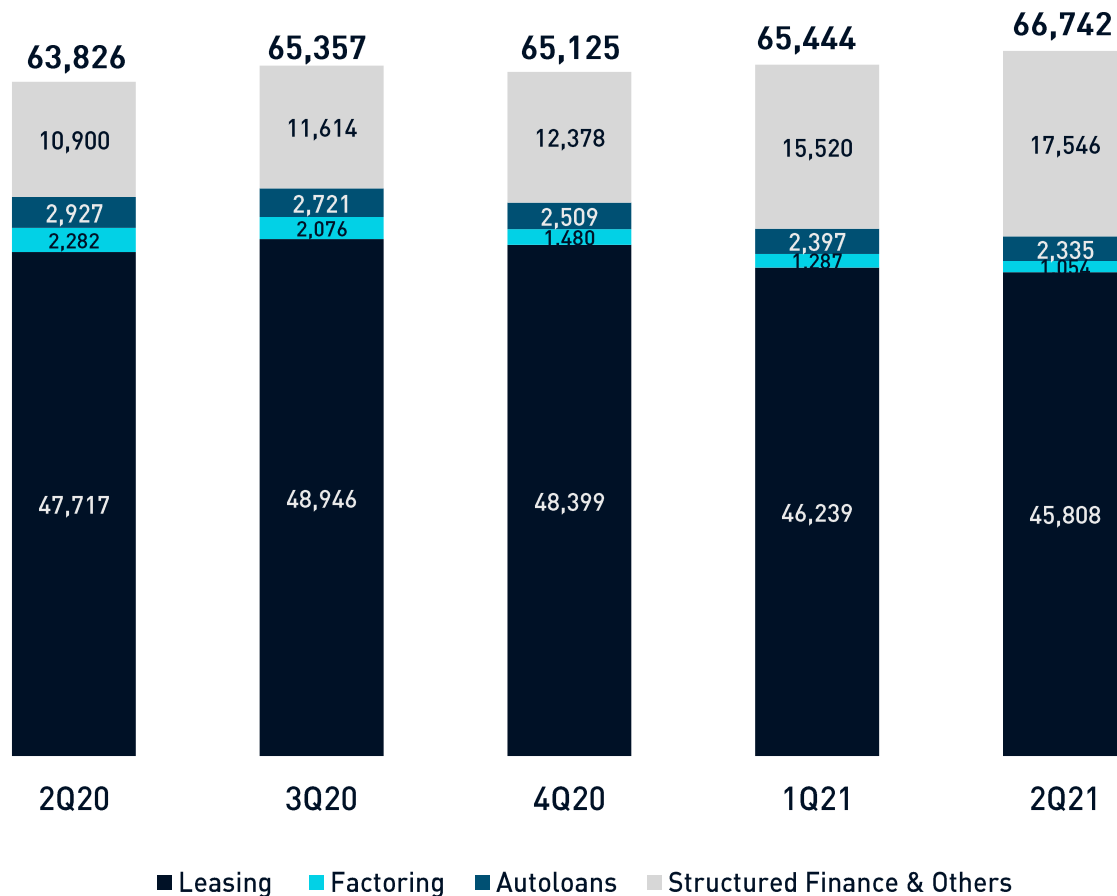
Clients by size
% of total clients



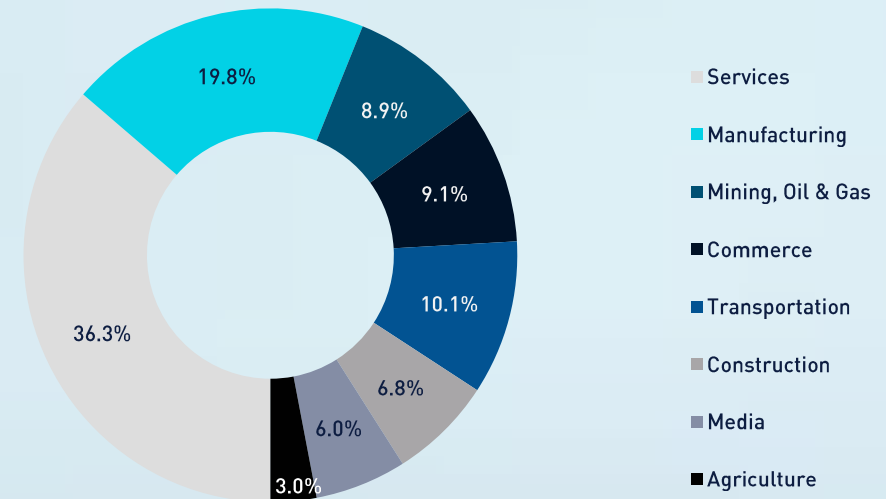
Portfolio

Total portfolio by business line

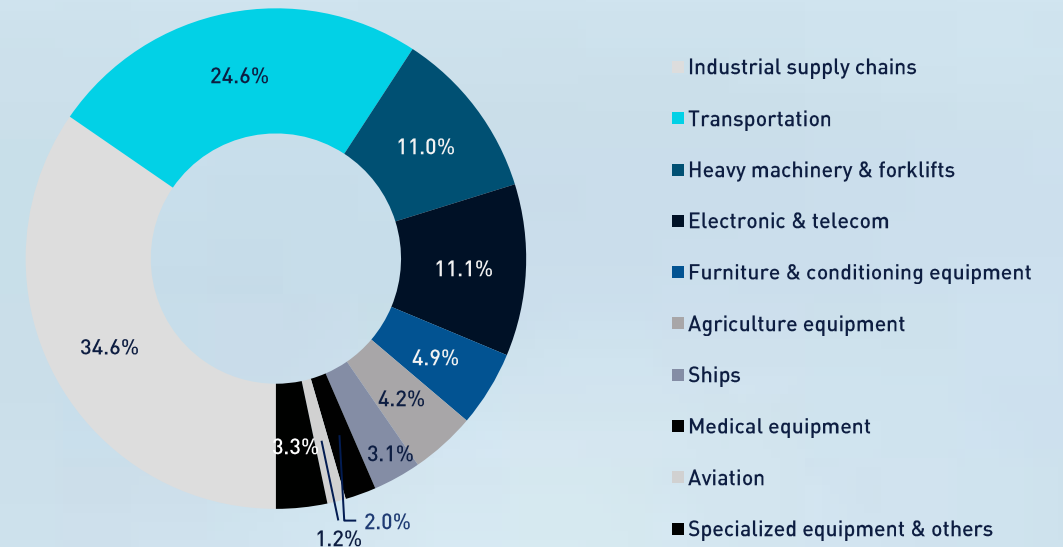
Ps. million



Total portfolio by economic sector



Leasing portfolio by type of asset



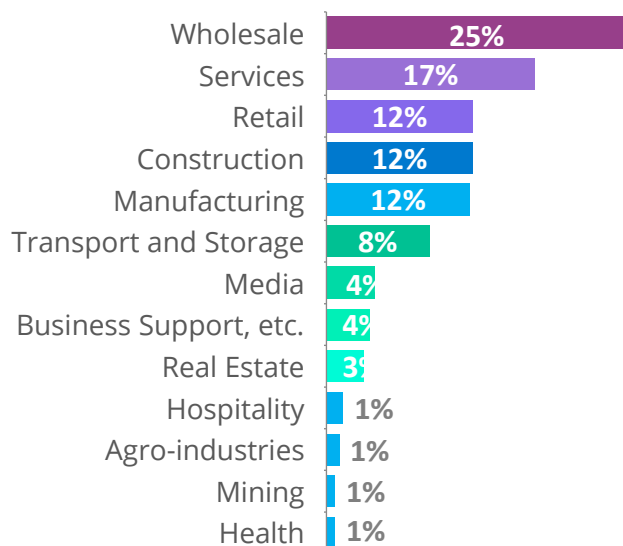


Ps. million	2Q21	1Q21	%
Clients	833	522	59.6
Origination	377	167	125.7
Portfolio	750*	413	81.6

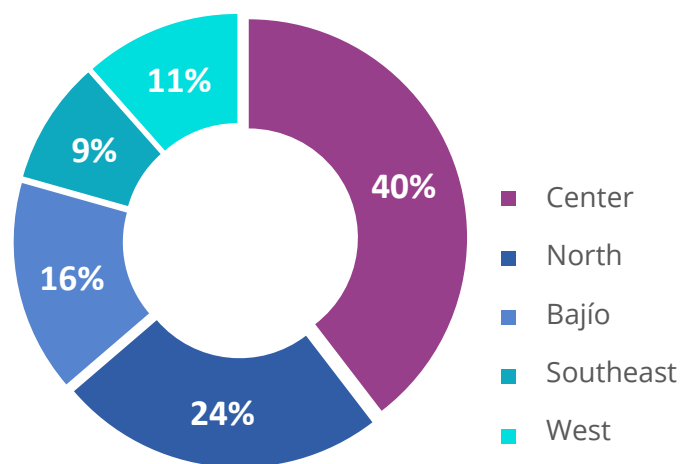
* Includes Uniclick's leasing portfolio for 162 M.

	Average Interest Rate	Average Tenor Range
Credit	34.9%	21 months
Leasing	23.0%	42 months

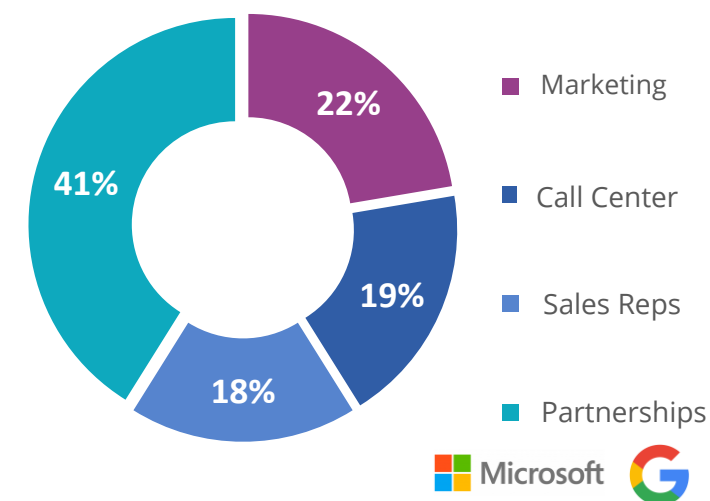
Portfolio by sector



Portfolio by region

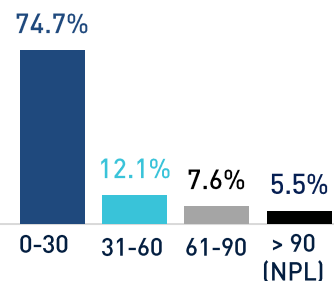


Origination channels

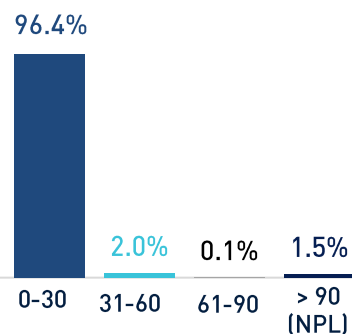


Asset Quality

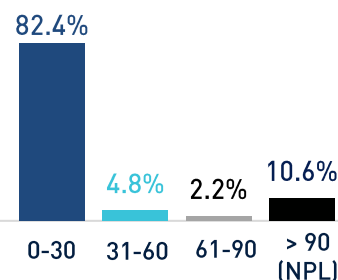
Leasing



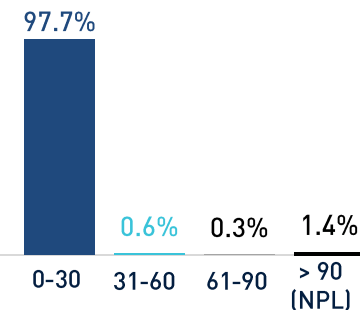
Factoring



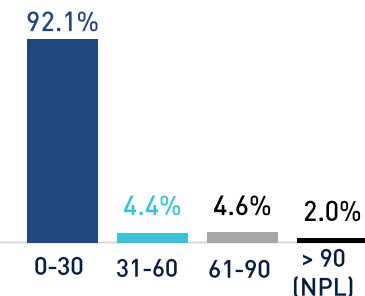
Auto loans



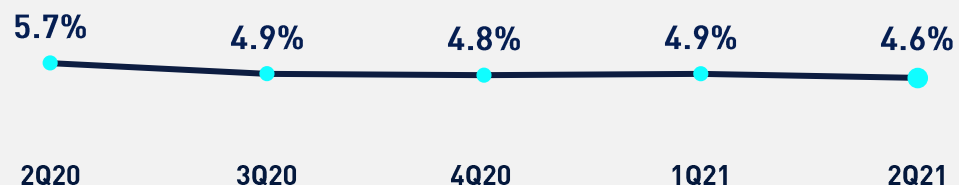
Structured Finance



Working capital



Non-Performing Loans



COVID-19 Client Support Program Status as of 2Q21

Less than **2.2% (Ps. 65 mm)** of loans under the support program have evolved into NPL, demonstrating the effectiveness of the program on clients' business continuity.

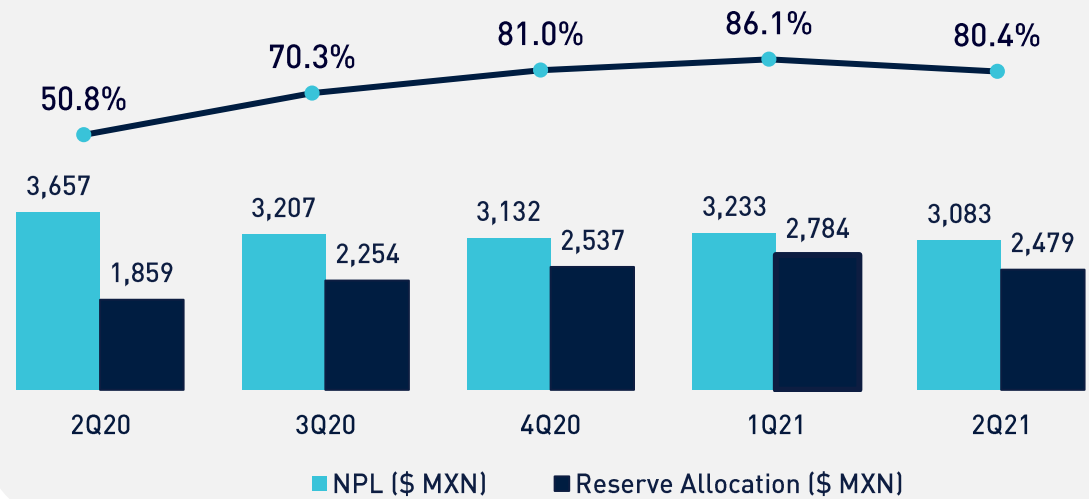
Collections for 2Q21 reach the highest amount since the beginning of the Covid-19 pandemic.

Collections	2Q20	3Q20	4Q20	1Q21	2Q21
Ps. mm	4,538	4,590	4,610	5,260	6,102

Write-offs during 2Q21 for **Ps. 460 mm** reduced the level of past due loans mainly on the leasing and factoring portfolio.

Loan Loss Provisions

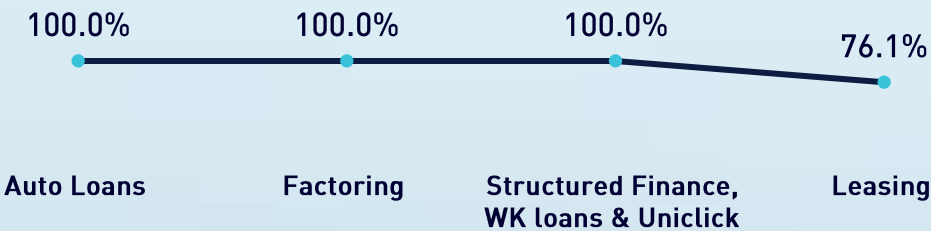
Coverage Ratio



Cost of Risk



Coverage Ratio by Business Line



Leasing Loan Loss Reserve Sufficiency

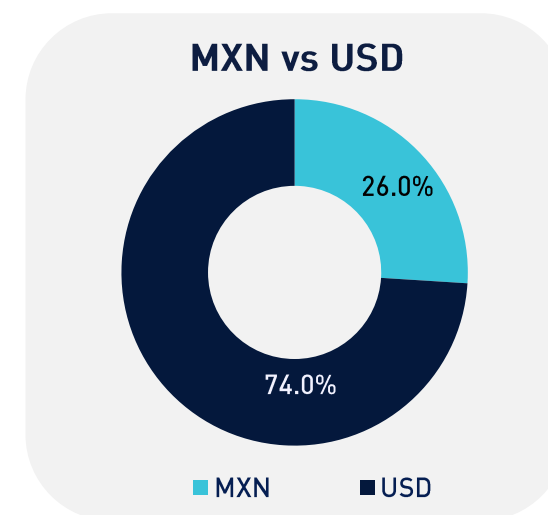
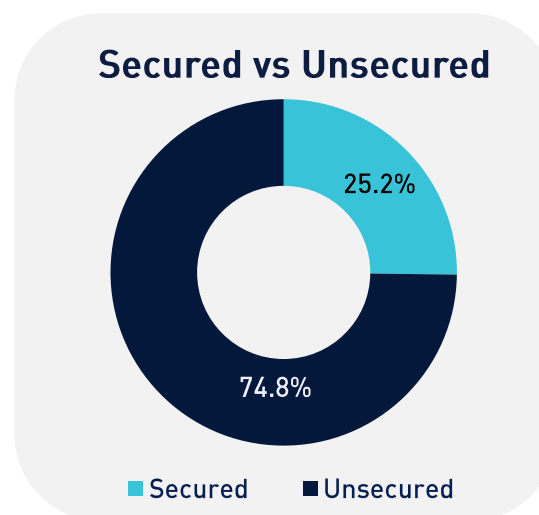
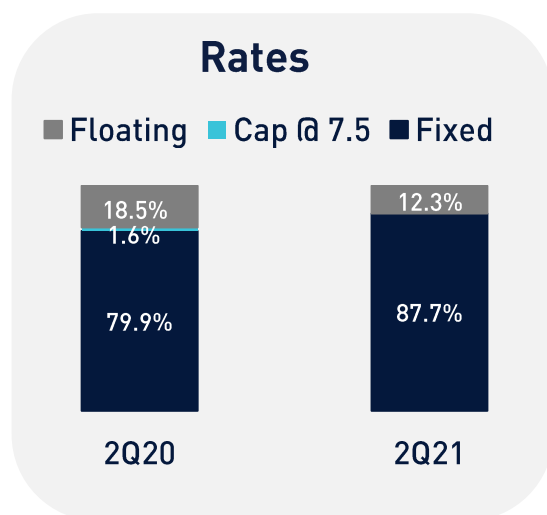
% Recovery	Est. recovery value	NPL +90	Gain (loss)	Reserve	Reserve sufficiency
100.0%	\$1,990	\$2,525	\$(535)	\$1,921	\$1,386
75.0%	\$1,492	\$2,525	\$(1,033)	\$1,921	\$889
50.0%	\$995	\$2,525	\$(1,530)	\$1,921	\$391
45.0%	\$895	\$2,525	\$(1,630)	\$1,921	\$292
30.4%	\$605	\$2,525	\$(1,920)	\$1,921	\$1

~80% of historic recovery value of outstanding loan amount 9

Funding profile

Debt Profile

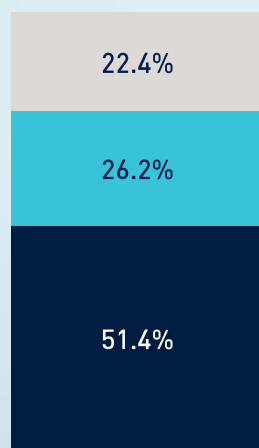
<i>(MXN\$ mm)</i>	2021	% of Total	Average maturity <i>(months)</i>	Rates
International Notes	\$42,024	60.1 %	60	11.8%
Revolving lines	\$9,245	13.2%	-	7.1%
Term loans	\$8,496	12.2%	16	11.2%
Securitizations	\$10,142	14.5 %	61	9.7%
Total Financial Liabilities	\$69,908	100.00 %	49	10.8%



Funding profile

77.6% of financing target for 2021 raised

USD 1 bn



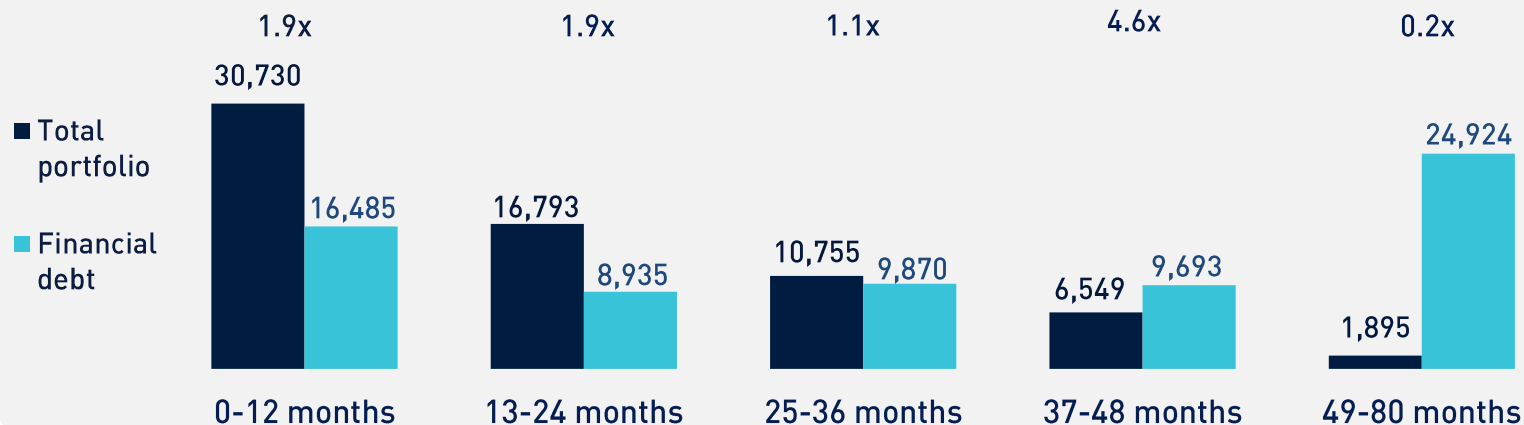
2Q21

■ Funding raised 1Q21 ■ Funding raised 2Q21
■ Funding needs

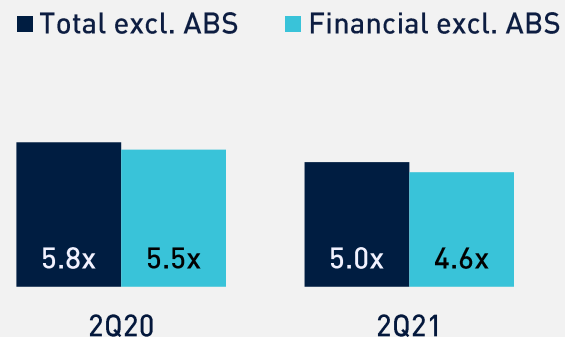
Ps. 8,400 mm in available credit lines

Cash balance: Ps. 5,236 mm

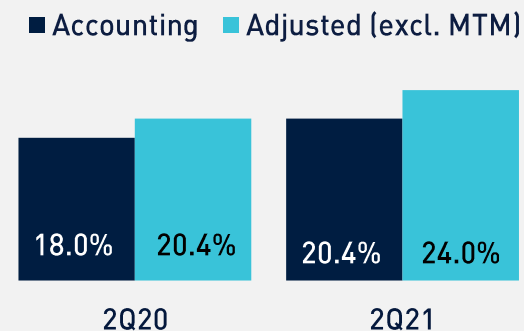
Maturity Profile



Leverage



Capitalization

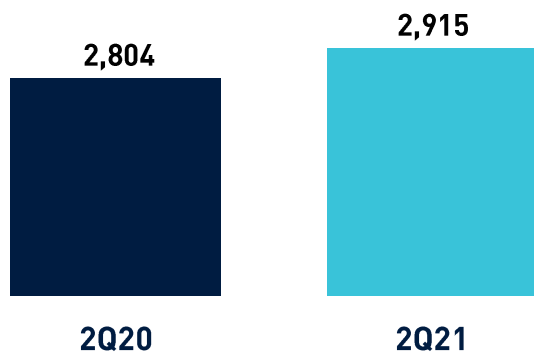


Financial Results

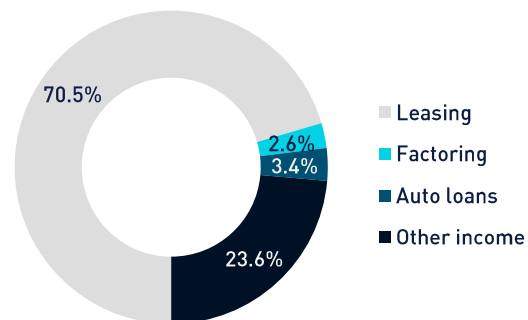
Ps. million

Interest Income

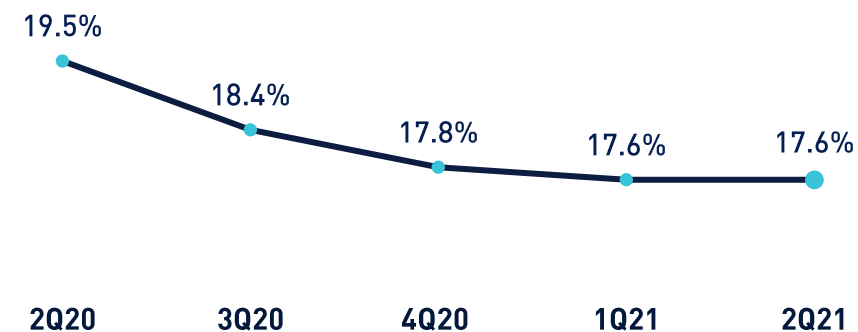
Var. 4.0%



Interest Income by business line

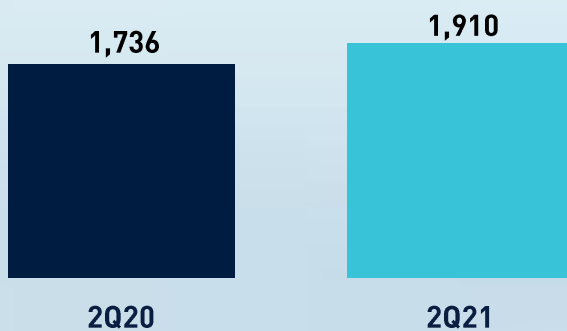


Yield



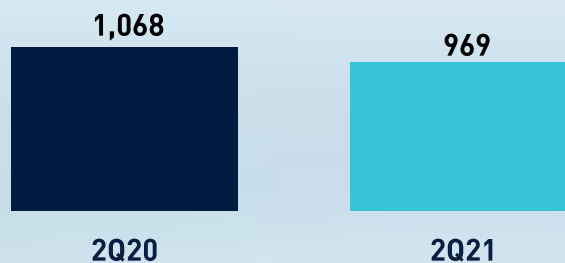
Interest Cost

Var. 10.0%



Financial Margin

Var. (9.2%)



NIM

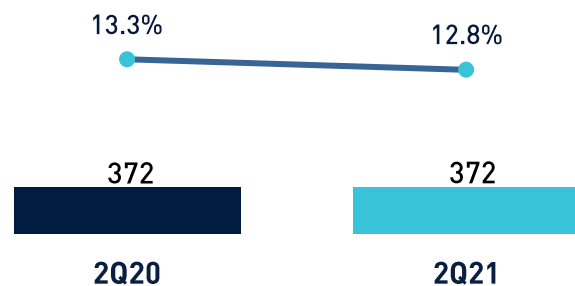


Financial Results

Ps. million

Admin. Expenses and OPEX

Var. 0.0%



Admin. Expenses

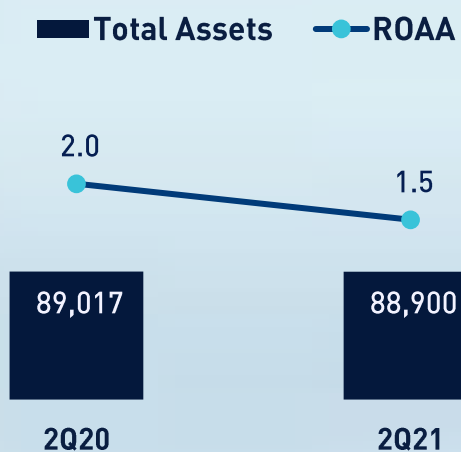


Net Income

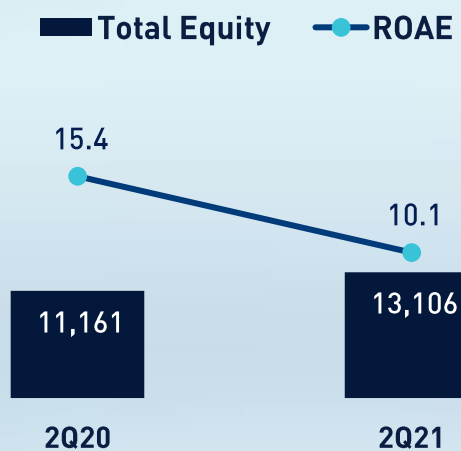
Var. 28.9%



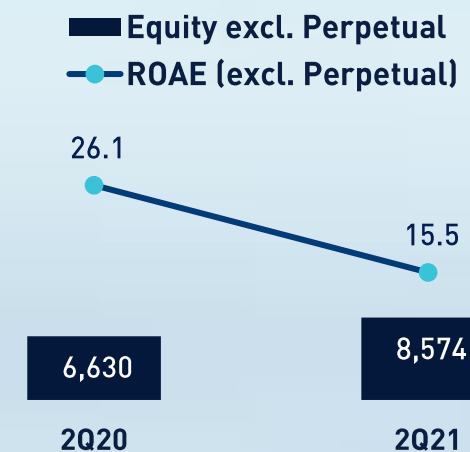
ROAA



ROAE



ROAE (excl. Perpetual Bond)





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