



3rd Quarter 2021 Results

October 22nd, 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.

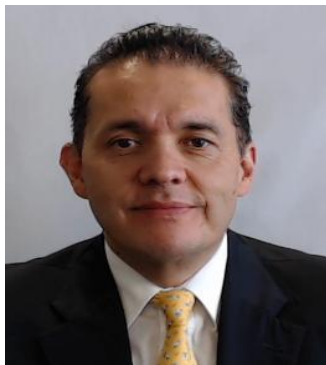
Today's Presenters:



Sergio Camacho

Chief Executive Officer

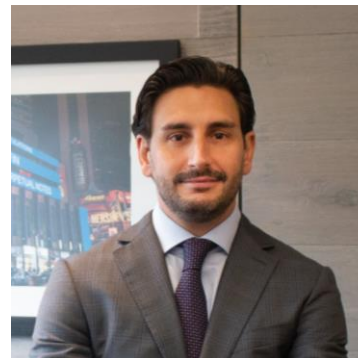
- Mr. Camacho has 24 years of experience, 7 of which have been in the financial sector
- Joined UNIFIN in 2016
- He holds a Bachelor's degree in Economics and a Master's in Business Administration with a specialization in Finance from the Instituto Tecnológico Autónomo de México ("ITAM")
- Completed both, the GMP and Advanced Management program from Harvard Business School.
- Certified by the Stanford Graduate School of Business for completing The Emerging CFO Program, and the Global Banking Program from Columbia Business School



Sergio Cancino

Chief Financial Officer

- Mr. Cancino has more than 30 years of financial experience
- Joined UNIFIN in 2012
- Holds a Bachelor's degree in Public Accounting 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 14 years of experience, 11 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").
- Certified by the Stanford Graduate School of Business for completing The Emerging CFO Program.



Nayeli Robles

Head of Economic Analysis & Strategy

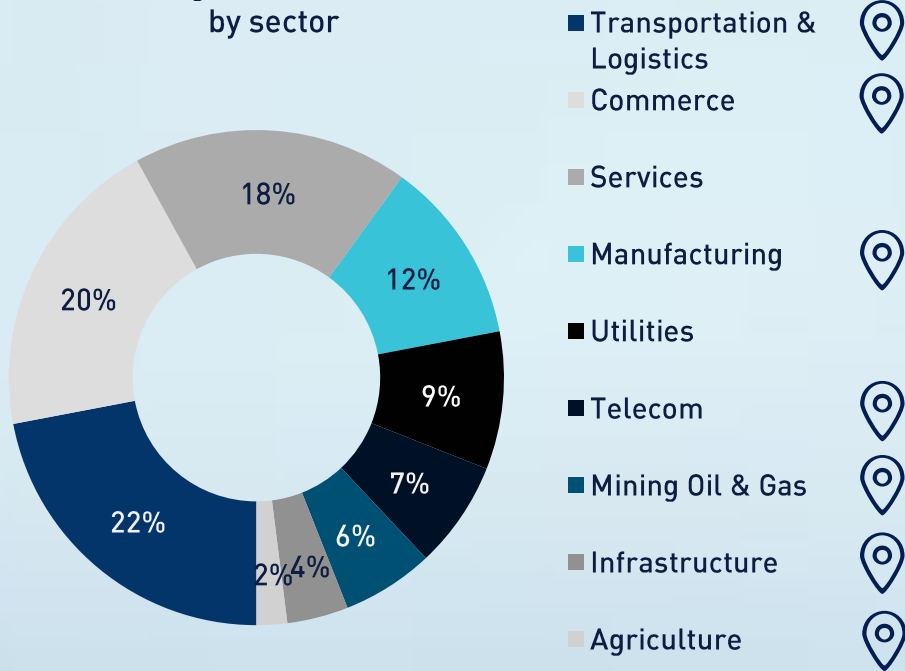
- Ms. Robles has 13 years of experience in the financial sector
- Joined UNIFIN in 2018
- Holds a Bachelor's degree in Economics from the Instituto Tecnológico Autónomo de México ("ITAM")
- Holds a Master's degree in Business Administration from the Massachusetts Institute of Technology ("MIT")



Originations and clients increase with economic recovery



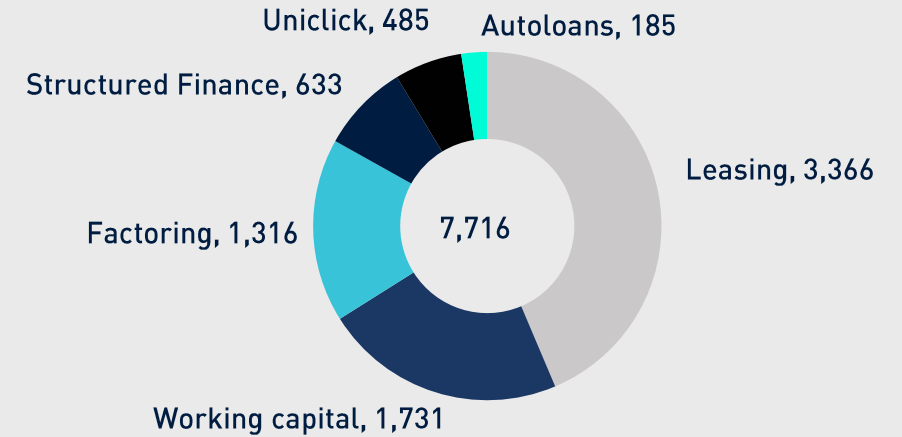
Originations 3Q21
by sector



80% of 3Q21 originations came from strategic sectors

Strategic sectors continue to show high levels of conversion to new client files and originations.

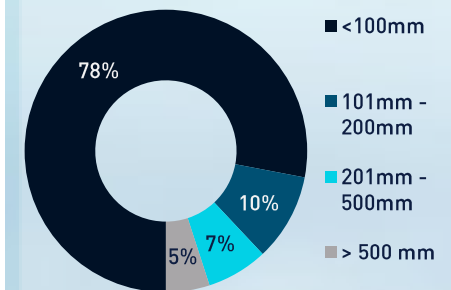
Originations 3Q21 by business line
Ps. million



Clients by business line	3Q21	3Q20	%
Leasing	5,954	5,228	13.9
Auto loans	1,367	1,338	2.2
Factoring	925	899	2.9
Uniclick	872	137	536.5
Structured finance	28	9	211.1
Working capital loans	24	14	71.4
TOTAL	9,170	7,625	20.3

* Does not include cross sale clients

Clients by size
% of total clients



Strategic decisions strengthened our recovery



Closely monitor
behavior of
economic sectors



Maintain strong
liquidity position

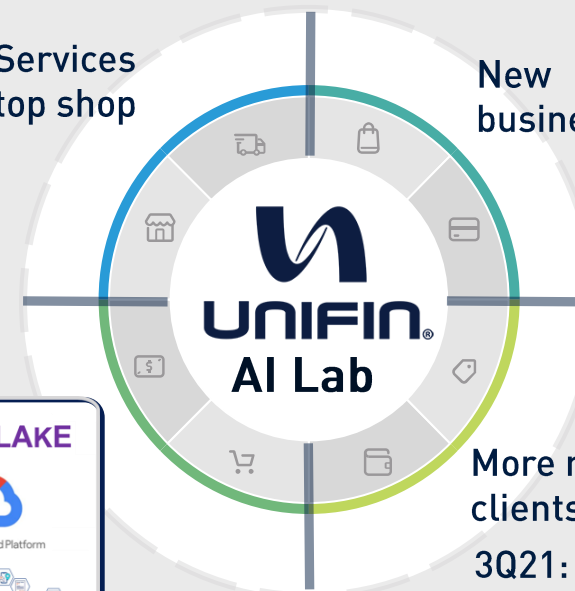
New KPIs for
all employees
targeting client
NPS

Strategic
digital
alliances

New
prospecting
channels
throughout
Mexico

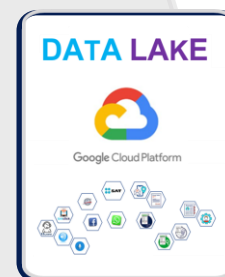
Financial Services
One-stop shop

New
businesses

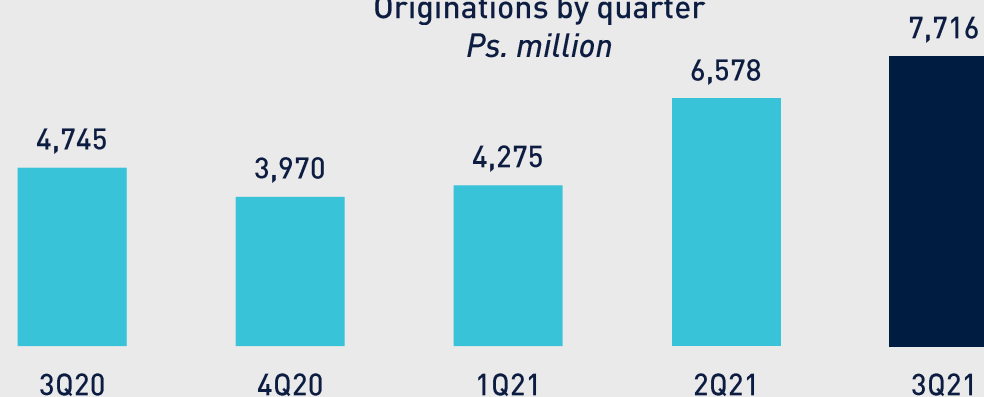


More new
clients

3Q21: +9,000 clients



Originations by quarter
Ps. million



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 dashboard gathers interesting information insights for UNIFIN

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



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

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

UniLease



First step to digitalize the leasing segment.



New prospection channel.



Strengthening our digital competitive advantage through an agile customer journey.



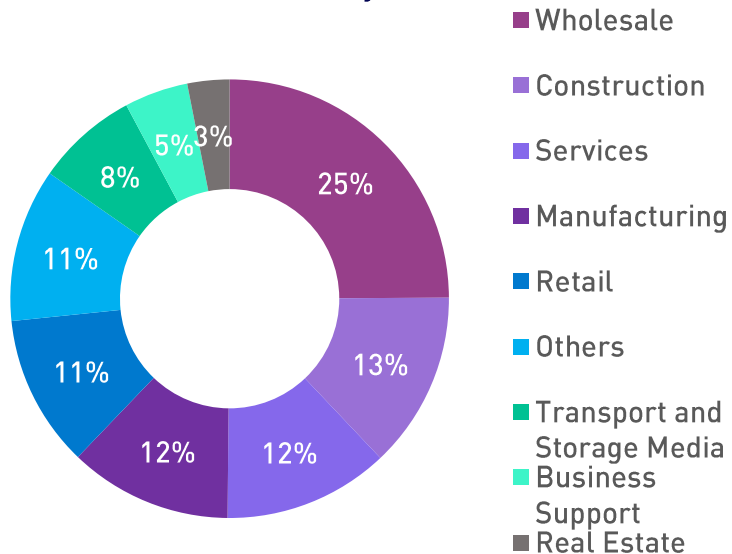
	3Q21	2Q21	%
Clients	872	833	4.7
Origination	Ps.485	Ps.377	28.6
Portfolio	Ps.952	Ps.750*	26.7
Avg. ticket	Ps.1.1	Ps.0.9	46.9

Ps. million

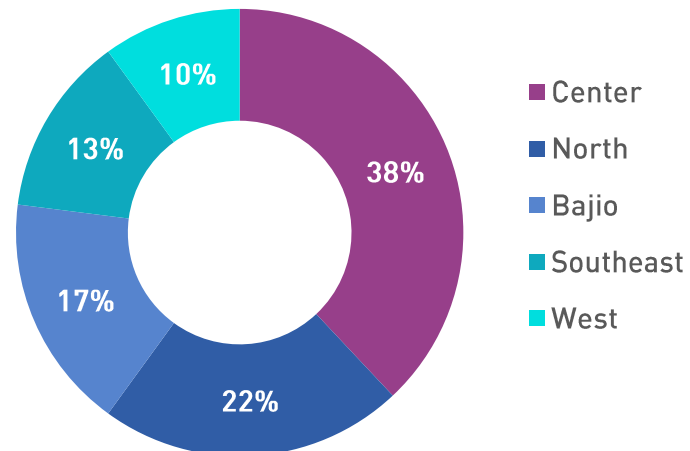
* Includes Uniclick's leasing portfolio for 162 M.

	Average interest rate	Average tenor range
Credit	35.2%	22 months
Leasing	23.0%	42 months

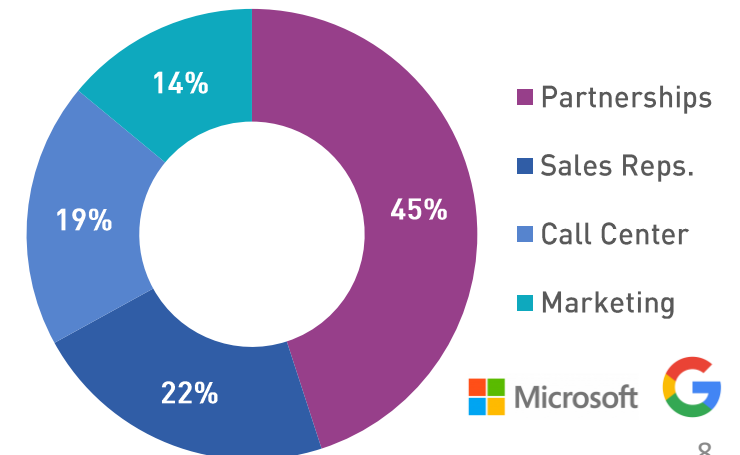
Portfolio by sector



Portfolio by region

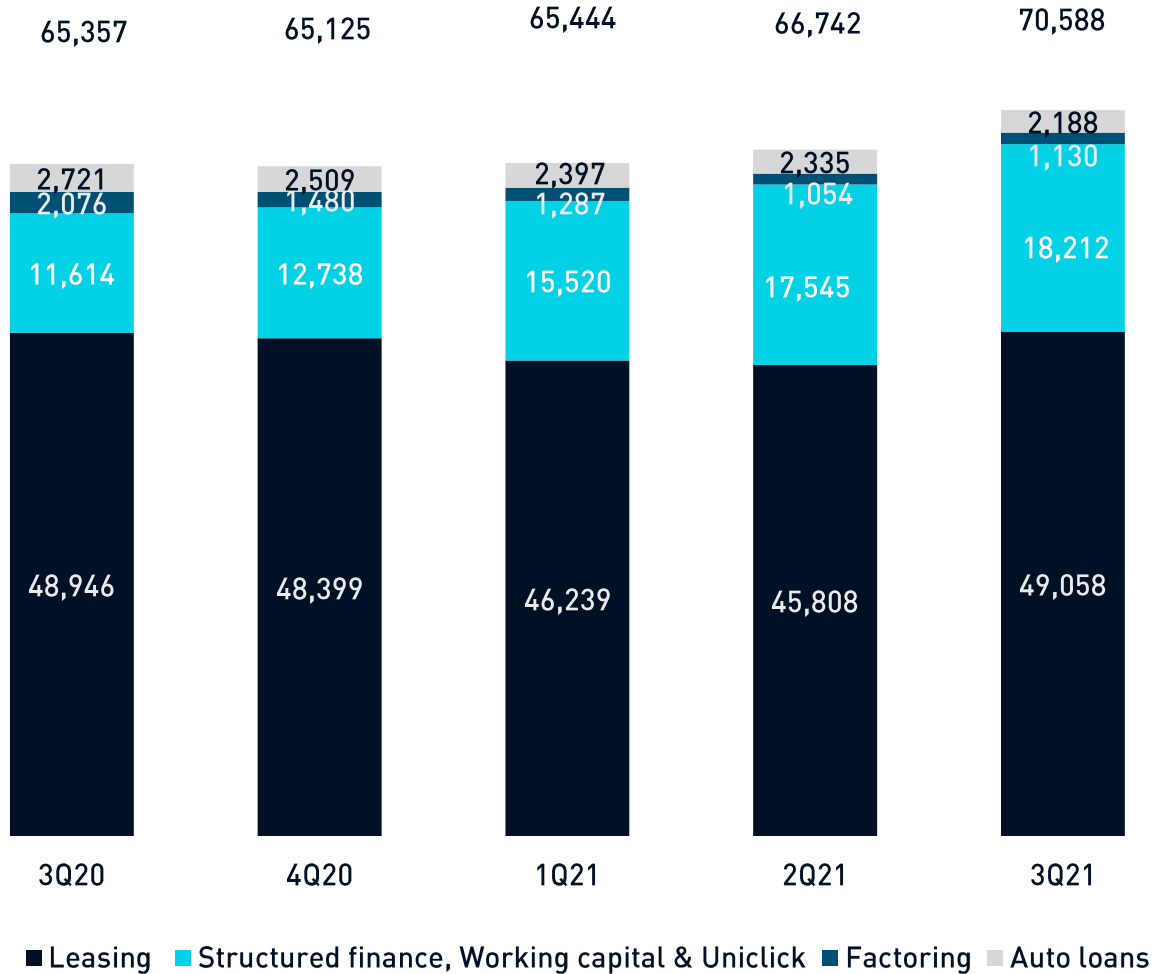


Origination channels

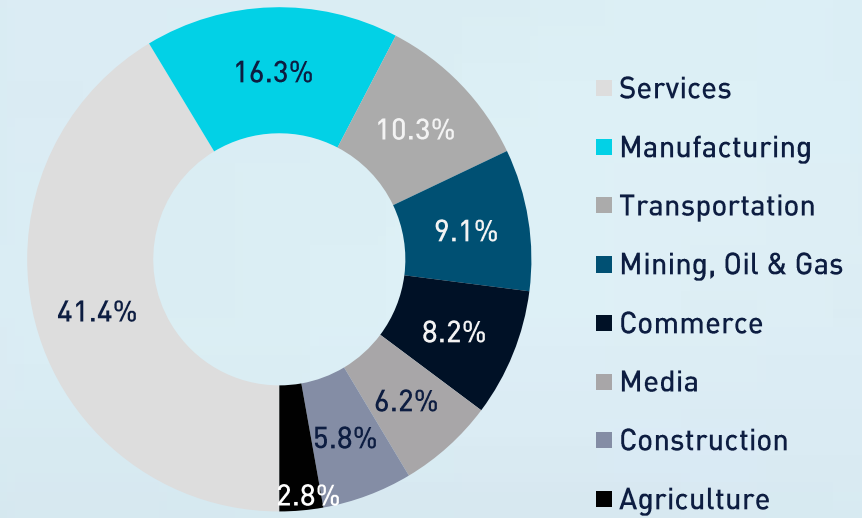


Portfolio

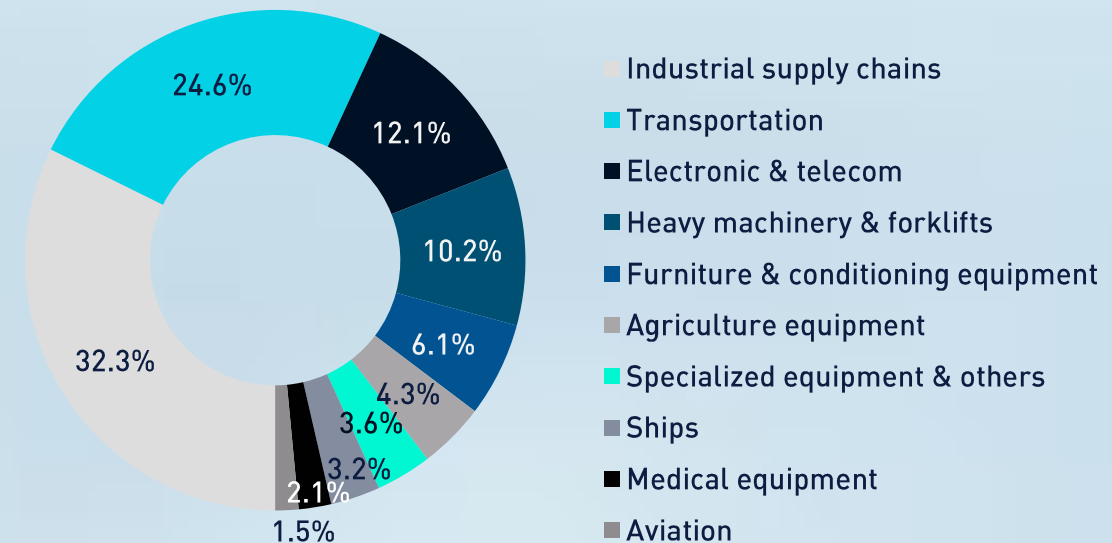
Total portfolio by business line
Ps. million



Total portfolio by economic sector

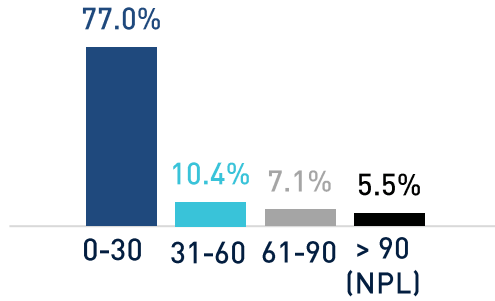


Leasing portfolio by type of asset

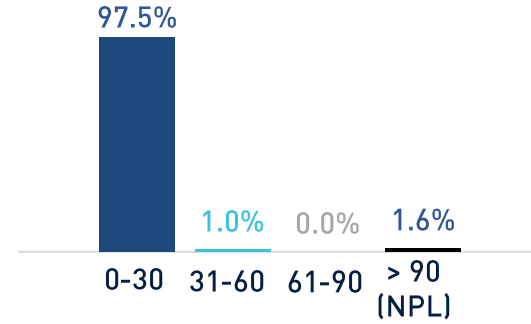


Asset Quality

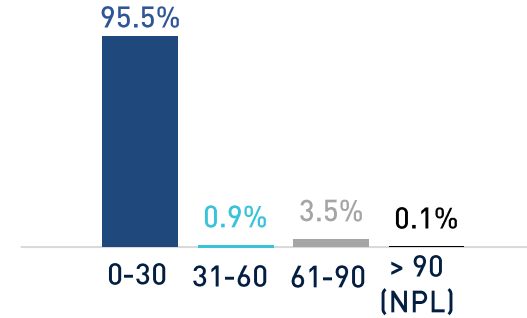
Leasing



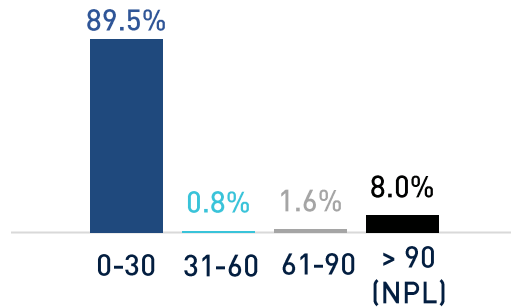
Structured finance



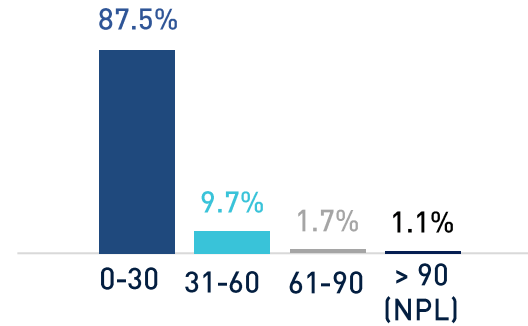
Working capital



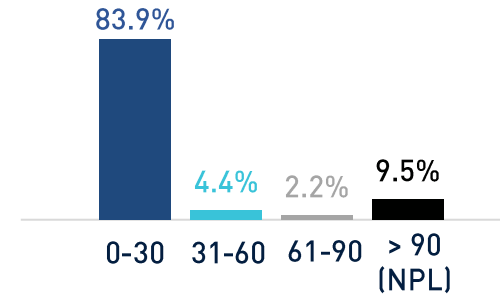
Auto loans



Factoring



Uniclick



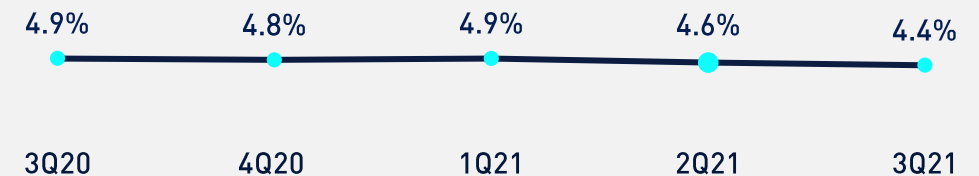
COVID-19 Client Support Program Status as of 3Q21

Only **Ps. 110 million** of loans under the support program have become NPLs, demonstrating the effectiveness of the program on clients' business continuity.

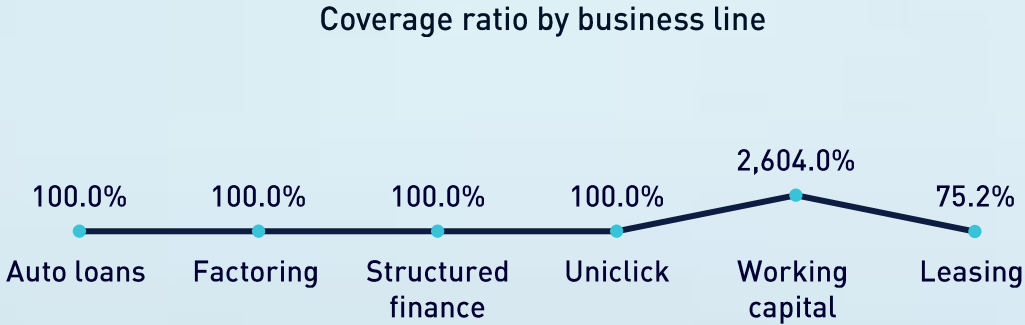
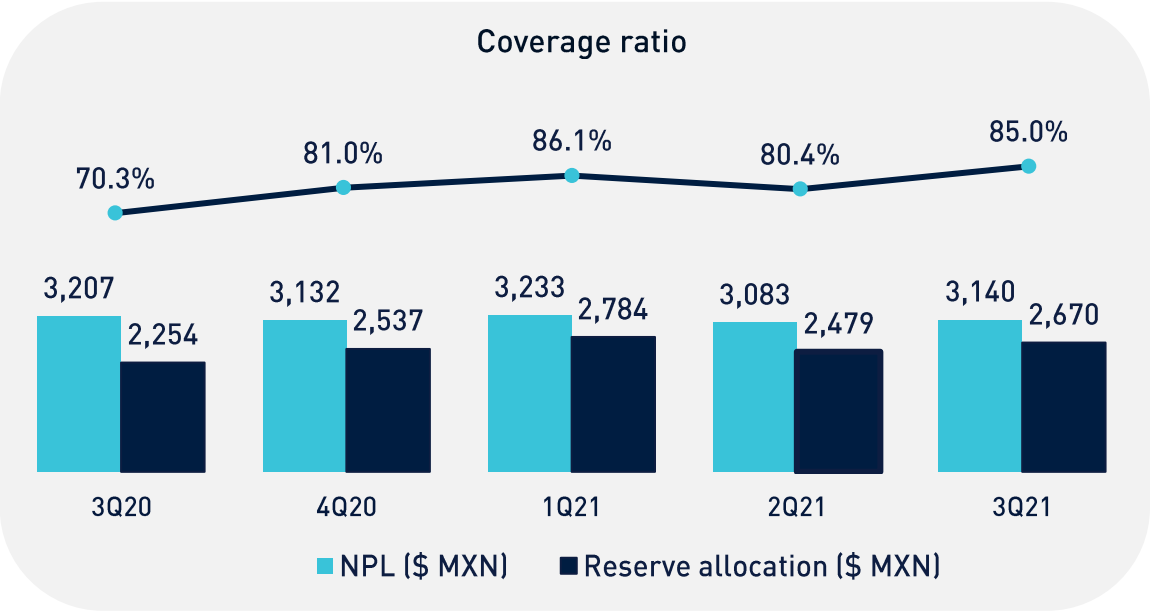
Collections



Non-performing loans



Loan Loss Provisions



Leasing loan loss reserve sufficiency

% Recovery	NPL +90	Reserve	Est. recovery value	Gain (loss) vs. NPL	Net balance
100.0%			\$2,138	\$(575)	\$1,464
75.0%	\$2,713	\$2,039	\$1,603	\$(1,110)	\$930
50.0%			\$1,069	\$(1,644)	\$395
25.0%			\$534	\$(2,178)	\$(139)

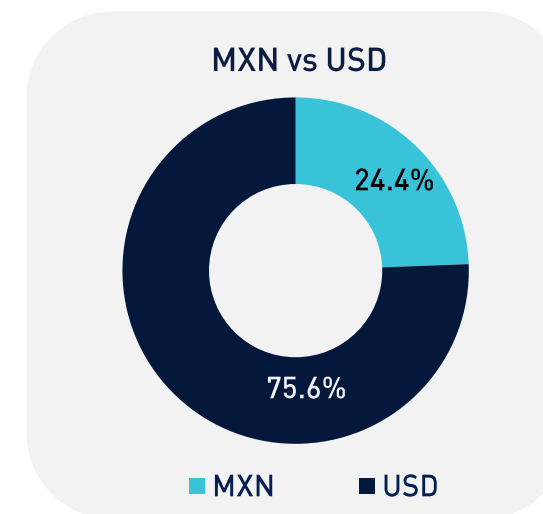
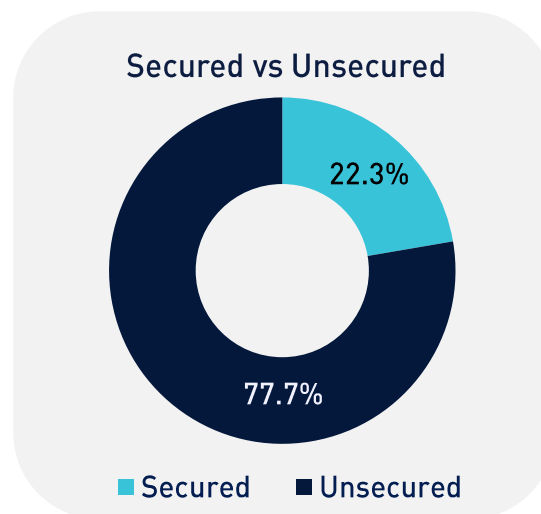
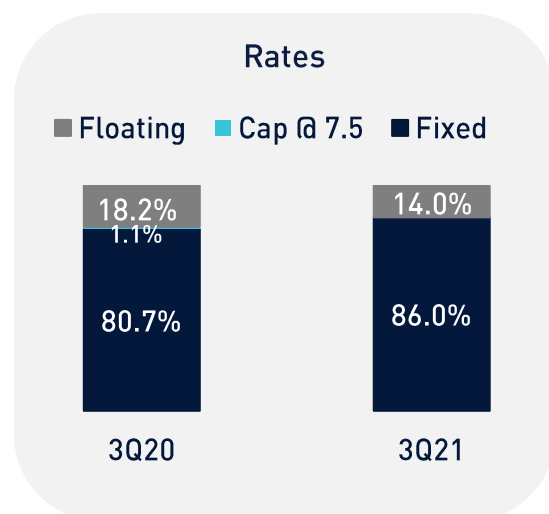
~80% of historic recovery value of outstanding loan amount

Funding profile

Debt profile

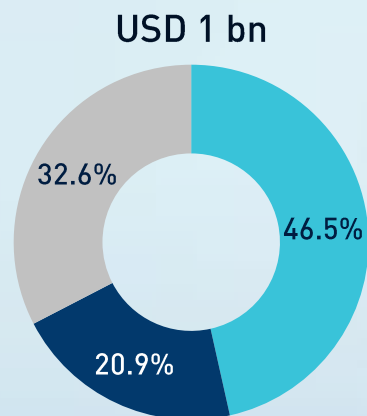


<i>Ps. millions</i>	3Q21	% of Total	Average maturity (months)	Rates
International notes	\$43,449	58.6 %	56	11.4%
Revolving lines	\$10,039	13.5%	Revolving	7.3%
Term loans	\$11,068	14.9%	21	9.7%
Securitizations	\$9,542	12.9%	67	9.7%
Total financial liabilities	\$74,098	100.00 %	47	10.3%



Funding profile

~91.5% of financing target for 2021 was achieved



■ Bladex

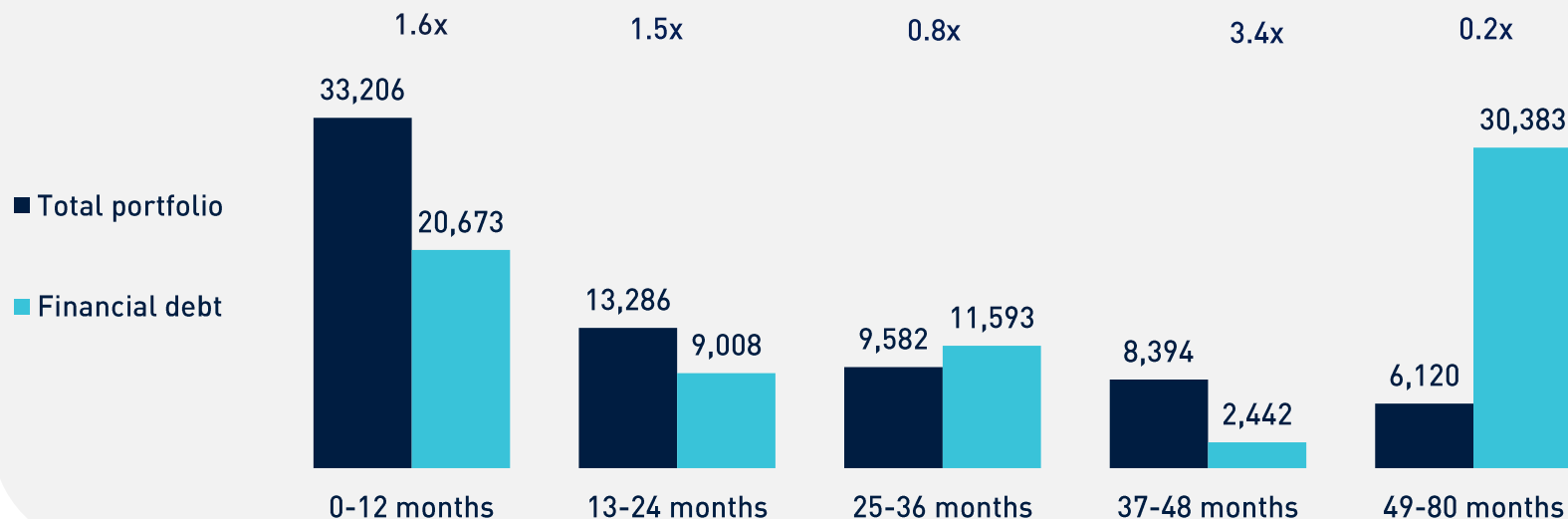
■ EcoBusiness

■ Others

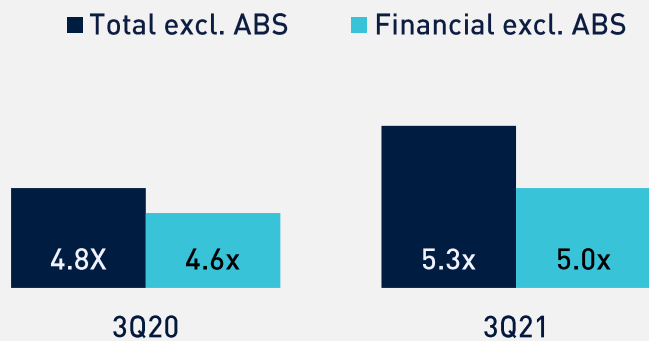
Ps. 8,636 mm in available credit lines

USD 165 million raised in 3Q21

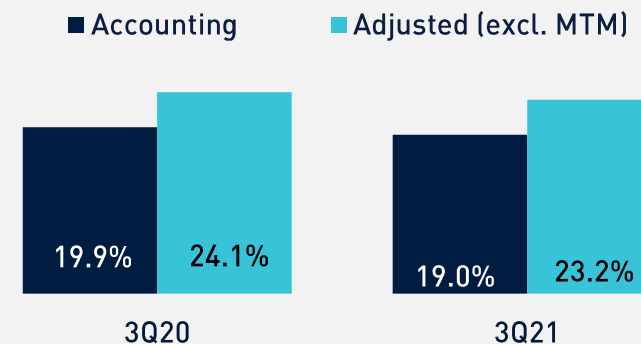
Maturity profile



Leverage



Capitalization



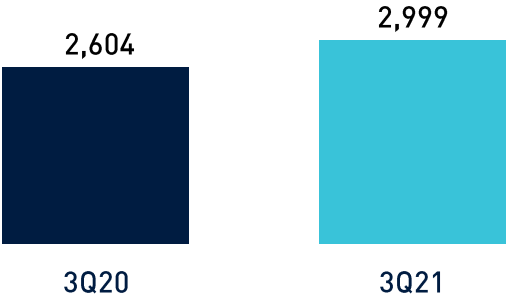
Financial Results

Ps. million

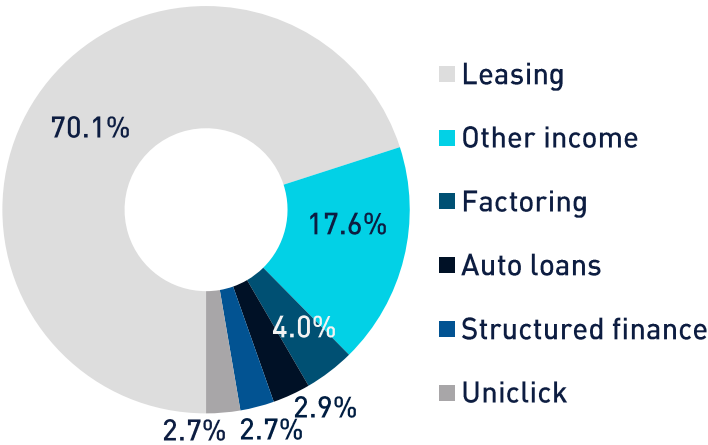


Interest income

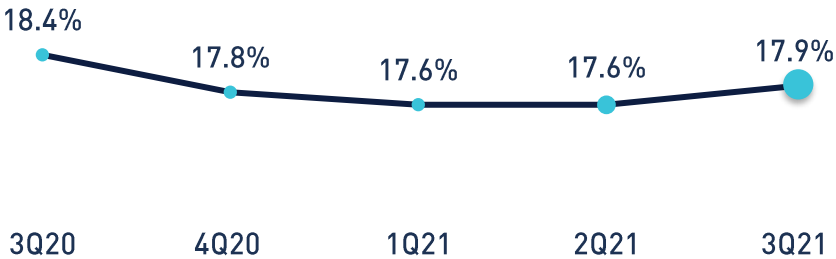
Var. 15.2%



Interest income by business line

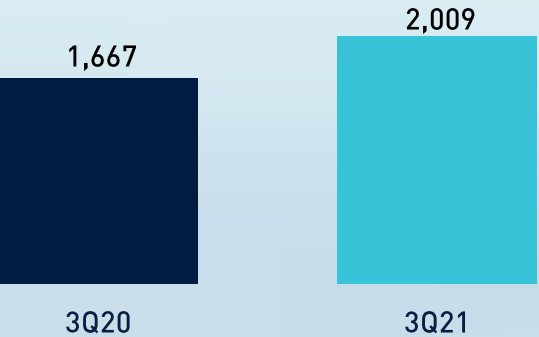


Yield



Interest cost

Var. 20.5%



Financial margin

Var. 5.0%



NIM

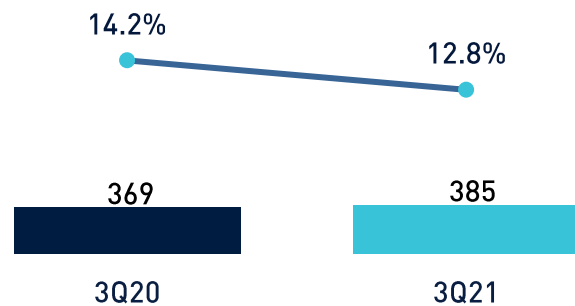


Financial Results

Ps. million

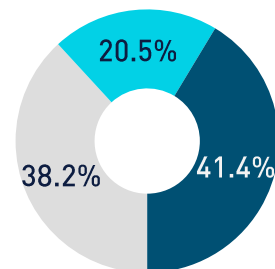
Admin. expenses and OPEX

Var. 4.3%



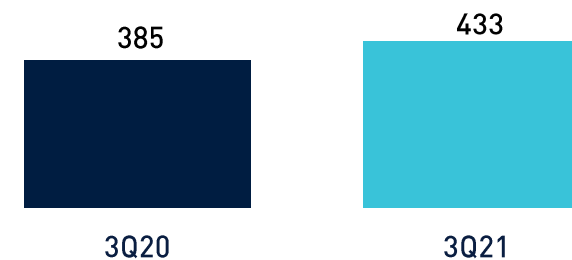
Admin. expenses

- Administrative services
- Legal and professional fees
- Other administrative expenses



Net income

Var. 12.6%



ROAA

- Total Assets
- ROAA



ROAE

- Total Equity
- ROAE



ROAE (excl. perpetual bond)

- Equity excl. Perpetual
- ROAE (excl. Perpetual)



WE SUPPORT



World's largest corporate sustainability initiative.

Alignment to SDG's and universal principles on human rights, labor, environment and anti-corruption.



First sustainable financing



**USD 45
million**

Senior unsecured five-year term loan with the impact investment fund Eco-Business Fund.



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