

An abstract graphic on the left side of the slide depicts a handshake. The hands are represented by a complex network of glowing blue lines and dots, forming a wireframe mesh. The lines are interconnected, creating a sense of digital connectivity and agreement. The overall color scheme is dark blue with bright blue highlights from the wireframe.

UNIFIN Corporate Presentation | 4Q20

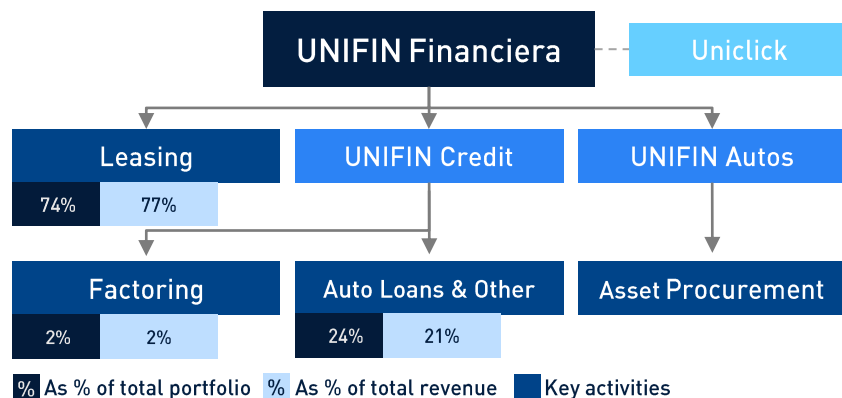
Corporate Summary

- 1 UNIFIN focuses on providing financing solutions to the growing and underserved SME market through a variety of financial services, lead by leasing
- 2 With over 25 years of experience, UNIFIN is the largest independent Non-banking Financial Institution (NBFI) in Mexico
- 3 UNIFIN is a public entity with a successful capital market track record, in both local and international markets
- 4 In 2019, the Company adopted IFRS to enhance transparency and improve comparability with industry peers

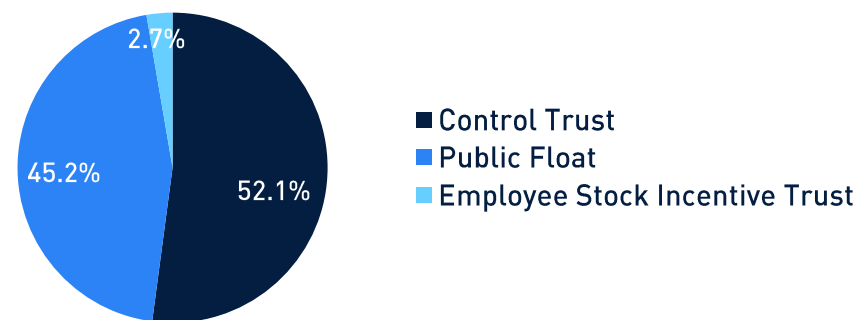
Financial Highlights

| (MXN\$ million) | 2020 | 2019 | 4Q20 | 4Q19 | Var. % |
|-----------------------------|--------|--------|--------|--------|---------|
| Income Statement | | | | | |
| Total interest income | 11,094 | 10,762 | 2,759 | 2,901 | (4.9%) |
| Financial margin | 4,010 | 3,817 | 907 | 1,091 | (16.9%) |
| Consolidated net income | 1,364 | 1,949 | 306 | 551 | (44.6%) |
| Balance Sheet | | | | | |
| Total portfolio | | | 65,125 | 58,611 | 11.1% |
| Total assets | | | 85,279 | 78,780 | 8.2% |
| Financial debt | | | 65,498 | 62,935 | 4.1% |
| Total stockholders' equity | | | 13,371 | 10,899 | 22.7% |
| Selected Key Metrics | | | | | |
| NPLs / total portfolio | | | 4.8% | 3.7% | |
| ROAA | | | 1.5% | 2.8% | |
| ROAE | | | 11.0% | 19.6% | |
| Capitalization | | | 21.4% | 19.0% | |
| Financial leverage | | | 4.1x | 4.4x | |

Corporate Structure



Shareholder Structure

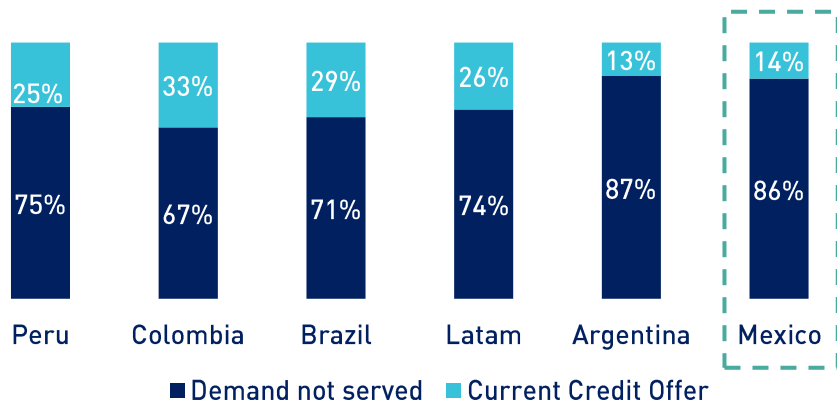


As of December 31, 2020

Target Market: SMEs in Mexico

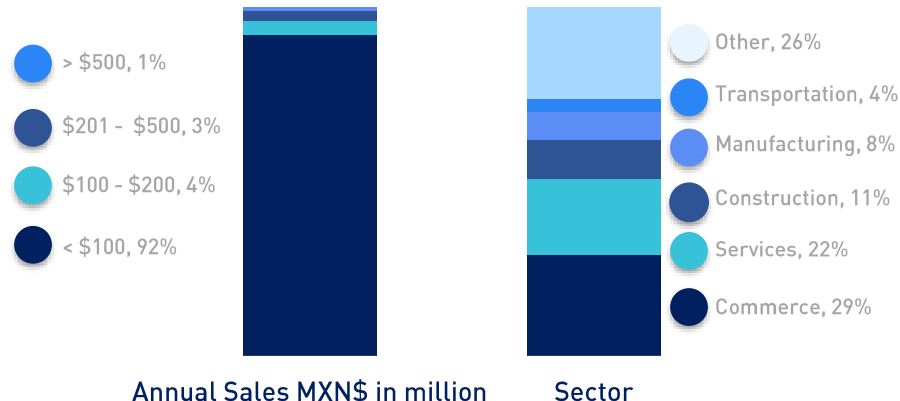
The credit market for SMEs in Mexico is attractive and underserved

Mexico: Largest Financing Gap for SMEs in Latam



Source: SME Finance Forum (2017)

UNIFIN's Target Market: +239,000 SMEs



Sources: Base Point of Interest, Pitney Bowes 2019

SMEs are underserved in Mexico

Lack of Information

Difficulty in tracking the credit history and financial performance of SMEs due to the lack of data stored by informal businesses

Costs

A traditional bank's high operational costs, from prospecting to collection, does not allow them to generate adequate returns with many SMEs

Lack of Guarantees

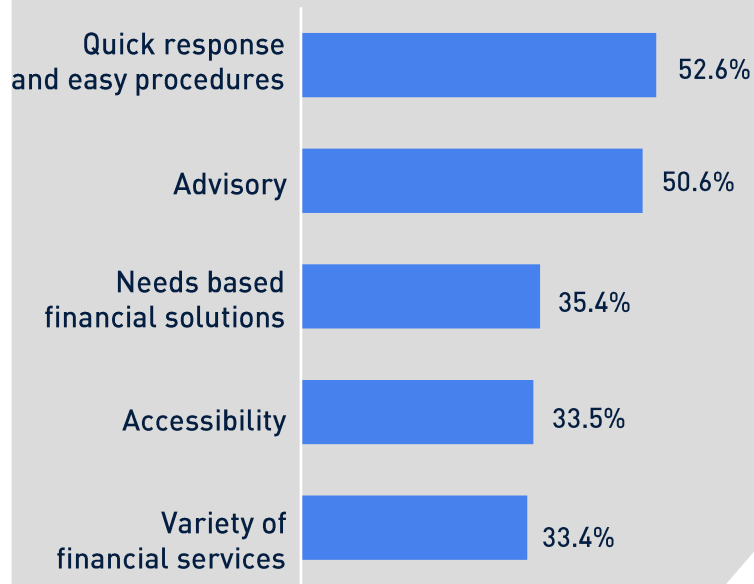
There is often no collateral available to compensate for credit risk

Regulations & Policies

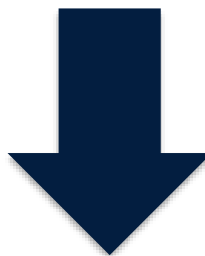
Due to compliance with multiple local and international regulations, Banks usually focus on large clients and do not address some sectors

UNIFIN focuses on addressing SMEs' key loan requirements

Most important factors for SMEs when choosing financing



Main distinctive elements



UNIFIN's target market: 239,000 SMEs

| | | |
|---|-----|--------------------|
| 1) Revenues of MXN\$10 to \$1,000 million | 92% | <MXN\$100 mm |
| 2) 10 – 500 employees | 7% | MXN\$101 to 500 mm |
| 3) Solid credit history | 1% | >MXN\$500 mm |

UNIFIN's Competitive Advantages



Unique product offering compared to banks



Strong focus on new client prospects



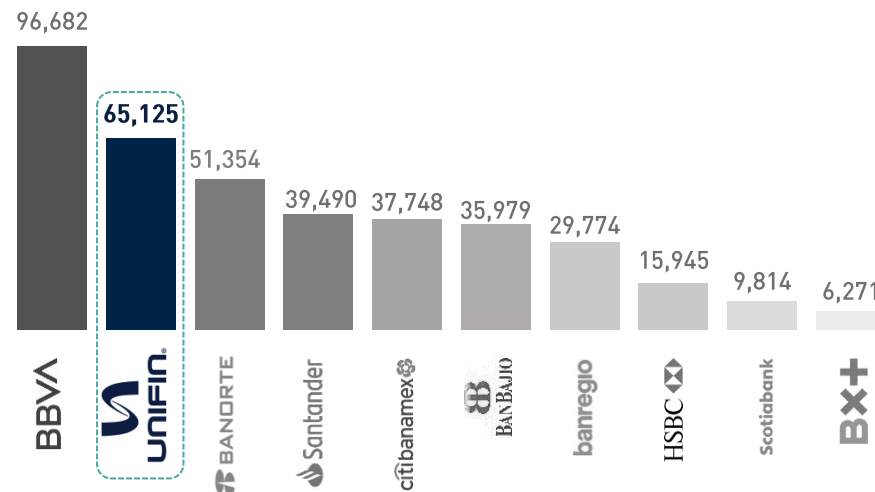
Faster response and easier procedures vs competition



Ample financial liquidity through diversified funding sources

Ranking vs Bank SME Financing

Total Loan Portfolio



Source: CNBV, December 2020

Relevant Leasing Companies in Mexico

Competitive advantages have lead UNIFIN to emerge as the market leader

Local / Independent



Bank related



International



Brand/Specialized



Client Approach

- Innovation focused on improving customer experience
- Expert advice
- Quick response

Brand Positioning & Product Offering

- Premium brand
- Ongoing product development on demand
- Differentiated marketing

Excellent Corporate Governance

- Management team with +20 years of experience
- Board of Directors well-known for compliance and best corporate practices

Value Generation, Sustainability and Economic Development

Focus on Data Analysis

- Economic and business analysis
- Client information drives innovation in processes, services and products

Quality Operations

- Solid credit risk framework
- Agile asset valuation
- Efficient Credit committees

Capital and Funding

- Strong capital structure
- Diversified funding sources
- Well positioned in capital markets

3 Different Channels to Approach our Clients

1. Developed Prospecting Model B2B

Prospecting center with 80 specialized telephone consultants



Database with SMEs segmented by:

- Turnover
- Number of employees
- Economic sector
- Geography



Quality appointments:

- Within UNIFIN's target sales range
- Decision makers

2. Strong Sales Force

2.1 Relationship Managers

Operation size: > MXN\$ 30 mm

Divided into 5 teams:

- 1) Oil & Gas / Infrastructure
- 2) Transportation
- 3) Services
- 4) Manufacturing
- 5) Agroindustry

2.2 Specialized Product Executives

Operation size: between MXN\$1 and \$30 mm

3. Digital Platform

Operation size: < MXN\$2.5 mm



Agile Process

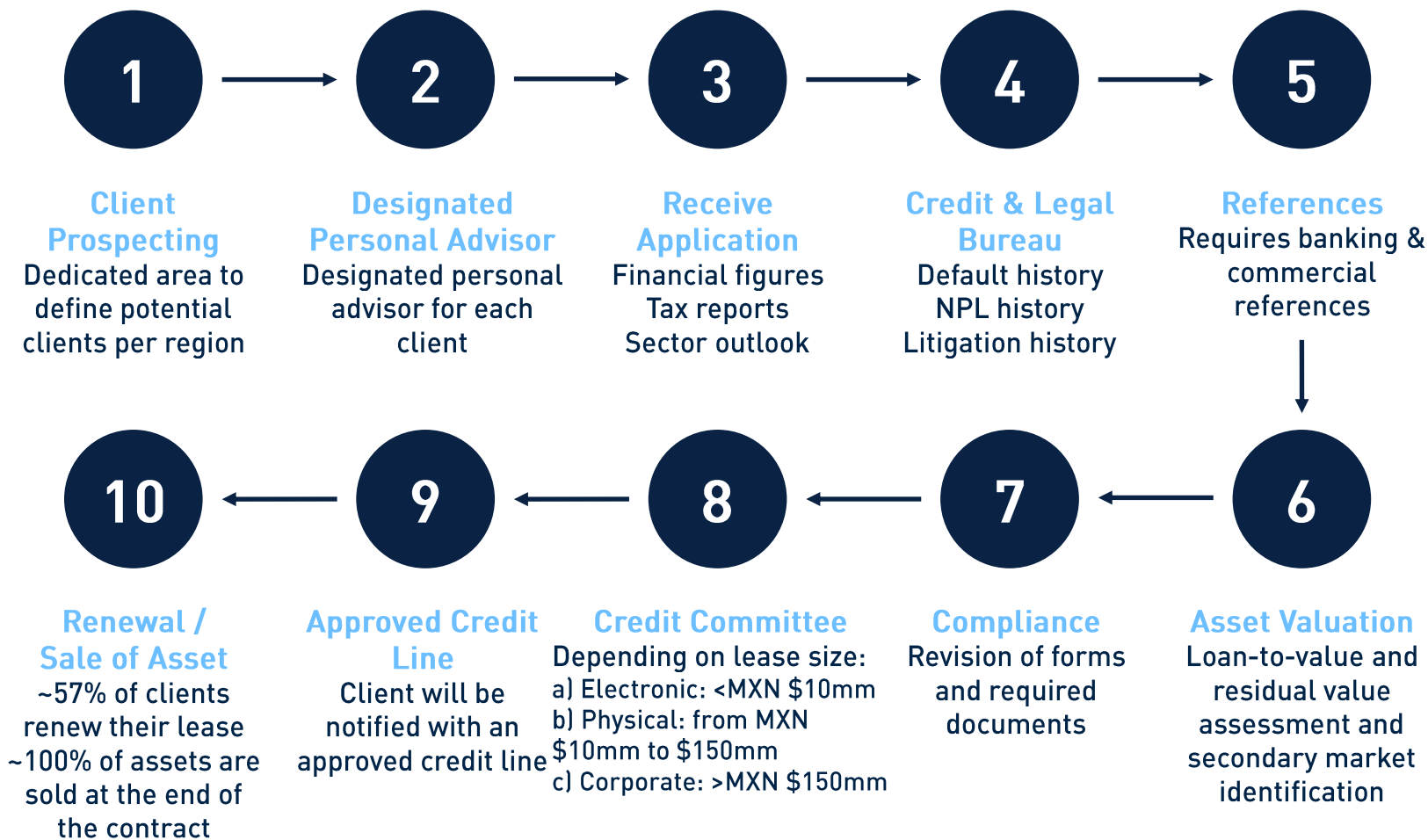


Online authorization within 5 minutes and dispersion of resources within 24 hours



National Coverage and Personalized Products

Streamlined Process from Origination to Post-sale



Platform focused on capturing new clients...

| | |
|------------------------|--|
| Digital Channel | <ul style="list-style-type: none"> Digital platform to streamline processes and reach the target segment efficiently |
| Culture & Independence | <ul style="list-style-type: none"> Culture focused on speed Leverage UNIFIN's experience, maintaining independence |
| Reputation | <ul style="list-style-type: none"> Support of UNIFIN brand |
| Team | <ul style="list-style-type: none"> Dedicated team with digital expertise |
| Technology | <ul style="list-style-type: none"> Parametric model of risk analysis and approval Big Data and AI management for business management |

Fast, easy and simple process to pre-approve a credit line in less than 5 minutes



Uniclick
by UNIFIN

1 Registration: General data and KYC

2 Check customer history at the tax administrator (SAT) via CIEC



3 Check customer history at the credit bureau



4 Risk model → credit authorized or rejected

...supported by best in class technology to collect data from clients





Reputation

- ▶ Top 10 recognized brands in the financial sector in Mexico
- ▶ With over 25 years of experience, UNIFIN is the largest Non-banking Financial Institution (NBFi) in Mexico



Strength

- ▶ Remarkable financial strength, maintaining solid capital structure, funding operations and steady growth
- ▶ This allows UNIFIN to reach the markets continuously and successfully



Expertise

- ▶ Deep knowledge of the SMEs market and their needs
- ▶ The Company has a detailed history of the behaviour of its products



Commercial

- ▶ Commercial capacities are superior to others in the market
- ▶ The prospecting center is boosting sales productivity




- ▶ UNIFIN will gain a competitive advantage with the use of digital platforms and launching new brands

- ▶ Uniclick will benefit from and be supported by the financial strength of UNIFIN

- ▶ Knowledge will be shared to aid the growth of this new product in a similar segment

- ▶ The commercial model is replicated in Uniclick leveraging the Prospecting Center




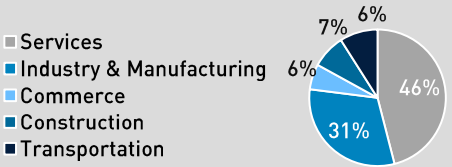

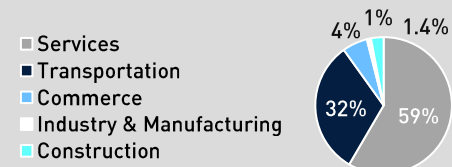
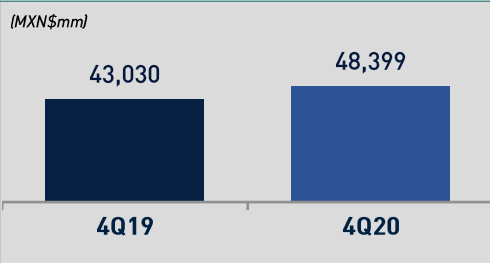
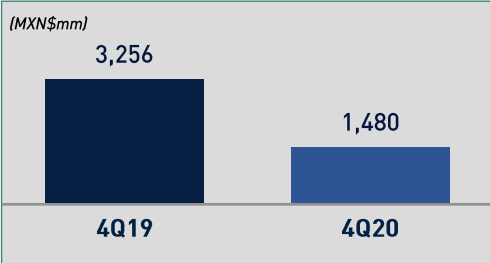
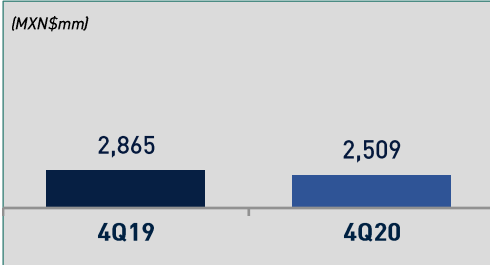
Three main products that provide valuable and complementary financing options for Mexican SMEs:

| | Leasing  | Factoring  | Auto Loans  |
|---------------------|---|---|---|
| Financing Uses | <ul style="list-style-type: none"> ■ Machinery, equipment & vehicles | <ul style="list-style-type: none"> ■ Working capital | <ul style="list-style-type: none"> ■ Any type of vehicle |
| Target Clients | <ul style="list-style-type: none"> ■ SMEs ■ Individuals with business activities | <ul style="list-style-type: none"> ■ SMEs ■ Individuals with business activities | <ul style="list-style-type: none"> ■ SMEs ■ Individuals |
| Loan Range | <ul style="list-style-type: none"> ■ MXN\$100k – \$150mm | <ul style="list-style-type: none"> ■ MXN\$500k – \$150mm | <ul style="list-style-type: none"> ■ Up to 80% of the vehicle's price |
| Tenor Range | <ul style="list-style-type: none"> ■ 12–48 months | <ul style="list-style-type: none"> ■ 8–180 days | <ul style="list-style-type: none"> ■ 12–60 months |
| Interest Rate & Fee | <ul style="list-style-type: none"> ■ Rate: 22% - 23% fixed¹ ■ Fee: 1.0% - 3.0% of the loan per operation | <ul style="list-style-type: none"> ■ Rate: TIIE + 14.5% – 19.5% ■ Fee: 0.5% - 1% of the total amount per month term | <ul style="list-style-type: none"> ■ Rate: 17.5% - 20.5% fixed² ■ Fee: new 3% - 3.5%, preowned 3% - 4% |

Source: Company's filings

- (1) In addition to the interest rate, leasing and auto loans have a down payment attached to them. For leasing, the down payment on transportation equipment and other equipment is 10% and 20% respectively
- (2) For auto loans, the down payment is at least 20%

As of 4Q20, UNIFIN had a highly diversified portfolio of +8,300 clients, with an average ticket per client of ~MXN\$7.2mm¹

| | Leasing  | Factoring  | Auto Loans  |
|---|--|---|--|
| % of Total Portfolio ² | ■ 74% | ■ 2% | ■ 4% |
| Number of Active Clients | ■ 5,775 | ■ 897 | ■ 1,357 |
| Average Ticket | ■ MXN\$8.4 mm | ■ MXN\$1.6 mm | ■ MXN\$1.8 mm |
| Weighted Average Maturity | ■ 30 months | ■ 98 days | ■ 30 months |
| Total Loan Portfolio Growth (4Q19-4Q20) | ■ 12.5% | ■ (54.6%) | ■ (12.4%) |
| Loan Portfolio Breakdown by Economic Sector |  <ul style="list-style-type: none"> Services Industry & Manufacturing Commerce Construction Transportation |  <ul style="list-style-type: none"> Services Commerce Industry & Manufacturing Transportation Construction |  <ul style="list-style-type: none"> Services Transportation Commerce Industry & Manufacturing Construction |
| Total Loan Portfolio Evolution |  <p>(MXN\$mm)</p> <p>43,030 48,399</p> <p>4Q19 4Q20</p> |  <p>(MXN\$mm)</p> <p>3,256 1,480</p> <p>4Q19 4Q20</p> |  <p>(MXN\$mm)</p> <p>2,865 2,509</p> <p>4Q19 4Q20</p> |


Source: Company's filings

(1) Based on total loan portfolio and total clients


(2) Other lending accounts represent 19.6% of the Company's total portfolio

Attract and Retain Profitable Customers

Working Capital (cross-default)

 Prequalified client with good payment history and at least one leased asset

 Up to MXN\$3 million

 3, 7 or 14 days

 No interest rate / 5% fee


 Same legal representatives and guarantees for leasing (cross-default)

Working Capital (unsecured)



 SMEs and individuals with business activities

 Up to MXN\$1 million

 3, 6, 9 or 12 months


 30% - 40% interest rate / 3% fee

 Domiciliated payment / Unsecured

Fleet Services

 SMEs and individuals with business activities


 Manage, monitor and maintain our clients' fleets nationwide


 Two services:

- 1) Full service lease: all-inclusive lease scheme
- 2) By event: independent management of whether vehicles are leased or not

Insurance Brokerage

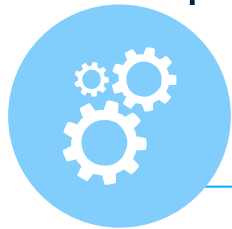
 SMEs, natural and legal persons

 12 or 48 months

 Two classifications:

- 1) Insurance for UNIFIN assets
- 2) Insurance for clients (any line of insurance)

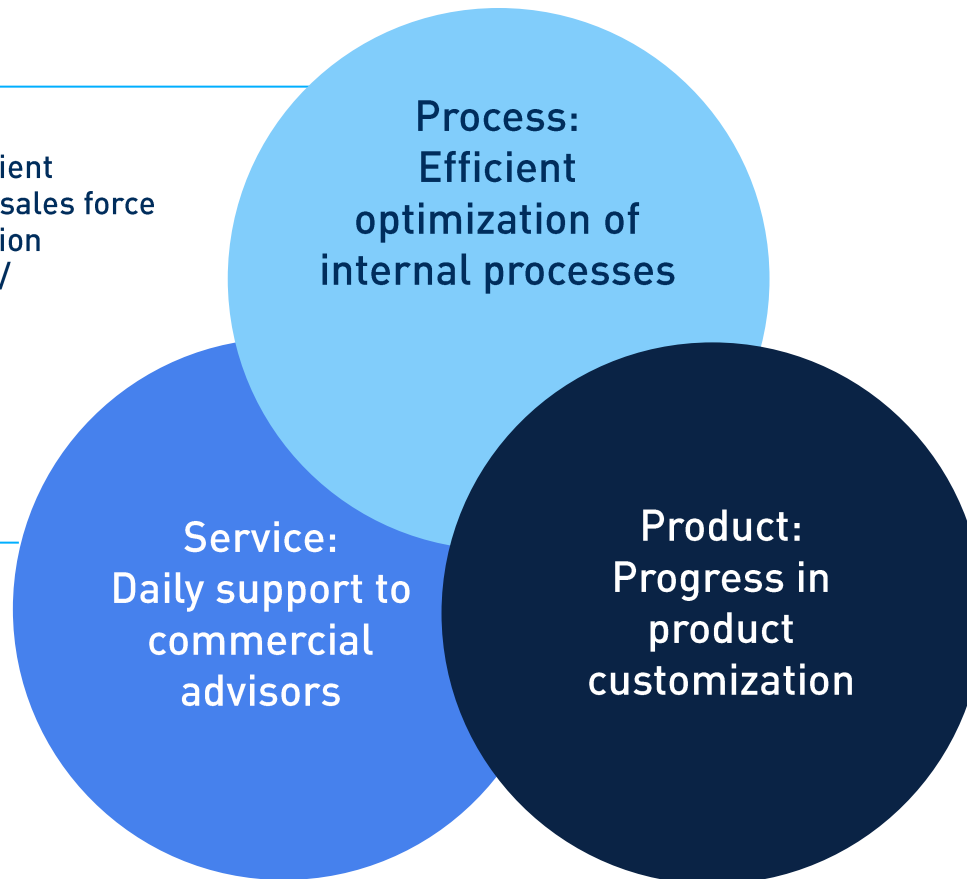
Effectively leveraging data and technology to improve processes, products and services



- Credit: Scoring by type of client
- HR: Parametric profiling of sales force
- Collections: Default prediction
- Legal: Automation (Forms) / Reputational Analysis



- Economic analysis
- UNIFIN Virtual Assistant
- Next Best Action – Next Best Offer Models



- Business opportunity in dynamic segmentation for cross-sale of customized products

Relocation and opening of new offices based on qualitative and quantitative analysis performed by BI and Economic Analysis teams

The 18 states where UNIFIN operates represent 80.5% of Mexico's GDP and 69.6% of SMEs



- **North:** Nuevo Leon, Tamaulipas, Coahuila
- **Northwest:** Chihuahua, Baja California Norte, Sonora, Jalisco
- **Bajío:** Queretaro, Guanajuato, San Luis Potosi, Aguascalientes
- **Metro:** Mexico City, State of Mexico, Puebla
- **South:** Veracruz, Yucatan, Quintana Roo, Tabasco

Where to play in 2020?

UNIFIN has already identified opportunities for the upcoming years based on analysis and projections

Strategic Sectors

Agroindustry: migration to intensive processes in machinery and equipment, dynamism of the sector and lack of financial penetration

Manufacturing: focused mainly on exporting companies

Transportation: light and heavy vehicles

Services: strength of internal consumption, social programs and strong flow of remittances

Energy and infrastructure

Strategic Regions

Bajío: Guanajuato, Queretaro, Aguascalientes

Northwest: Chihuahua, Jalisco, Baja California

North: Nuevo Leon, Coahuila

South: Quintana Roo and Yucatan

Development of Core Capabilities

Marketing

- Optimization
- Brand Awareness
- Engagement
- Campaign Performance: National Rank 9

Customer Knowledge and Segmentation

- Ad-hoc Studies
- Customer Experience
- 944 Surveys Answered

Prospecting Center

- Proprietary Methodology
- +10,100 Appointments in 2020



Digital Transformation & Channels

- Web/ Chat
- Customer Portal *+90% of customers registered*
- Digital Onboarding

Data Analytics and Artificial Intelligence

- SME Database
- Data Driven
- Decision Making
- High Quality Business Data

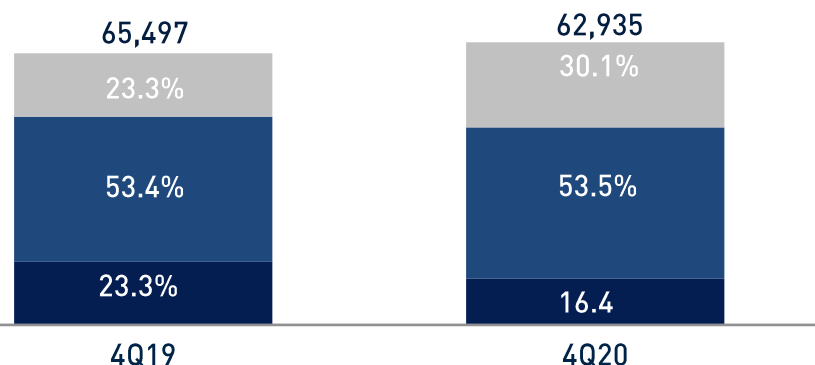


Diversified and Efficient Funding Sources

Financial Liabilities

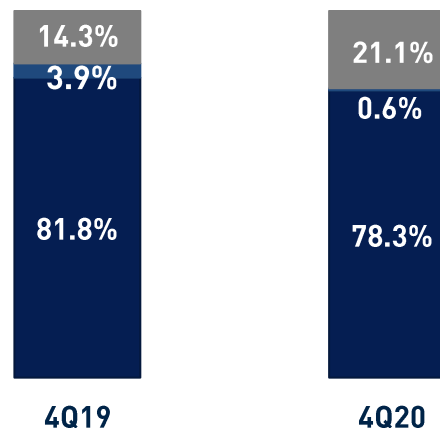
[MXN\$mm]

■ Securitizations ■ International Notes ■ Bank loans

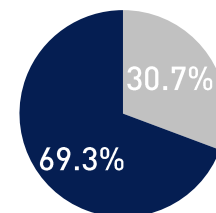


Weighted Average Rate: 10.1%

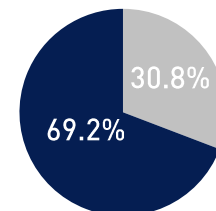
■ Floating ■ Cap @ 7.5 ■ Fixed



■ \$MXN ■ Hedged \$USD

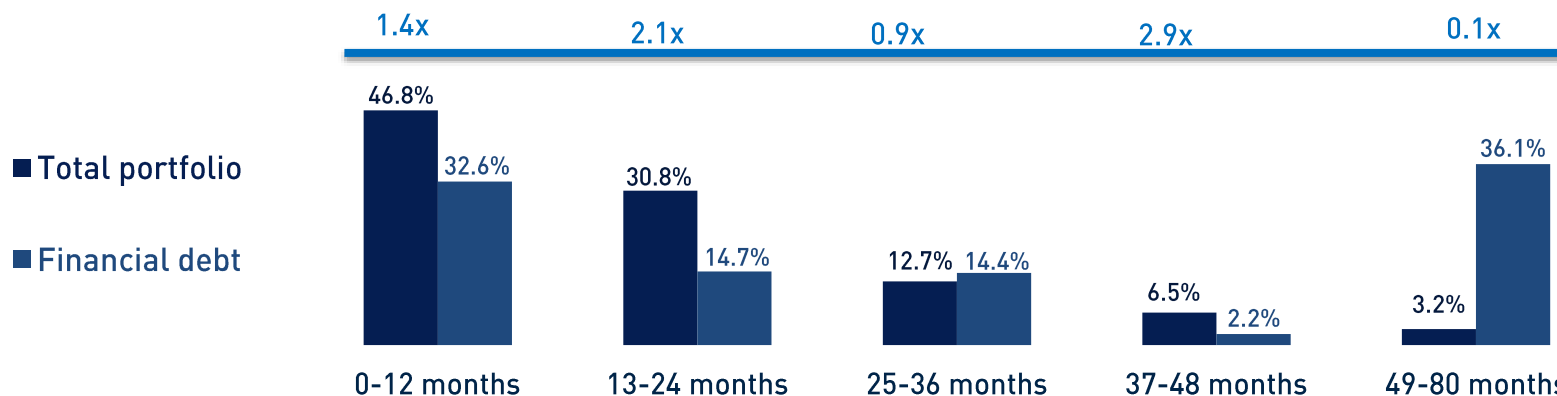


■ Secured ■ Unsecured



Maturity Profile

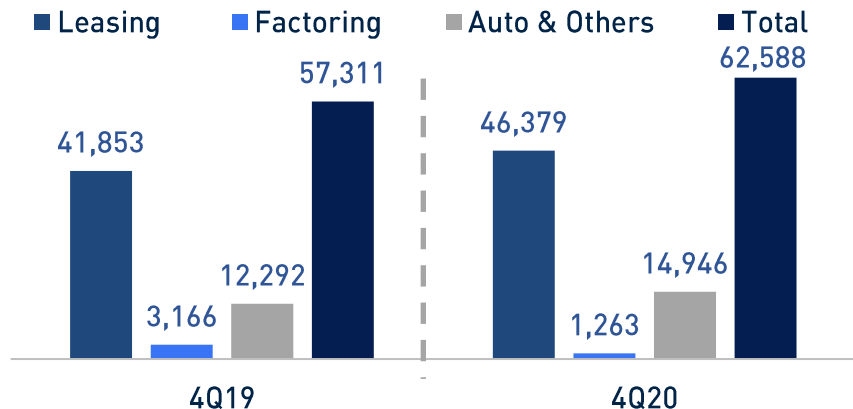
Significant liquidity gap: WAVG life of the portfolio is 30 months vs. 39 months for financial debt



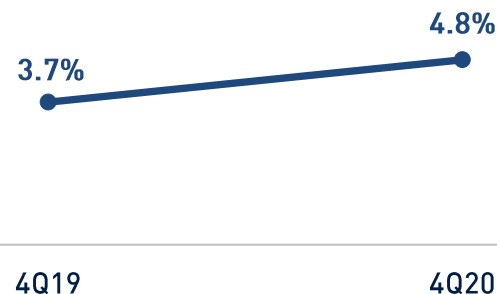
Quality Portfolio and Stable NPLs

Net Loan Portfolio

[MXN\$mm]

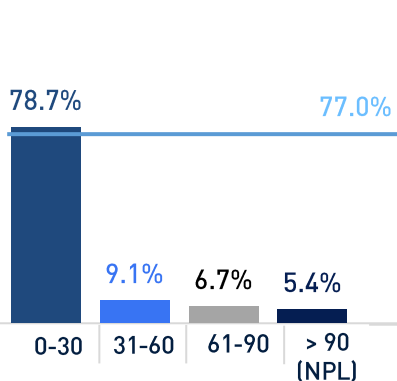


Non-Performing Loans

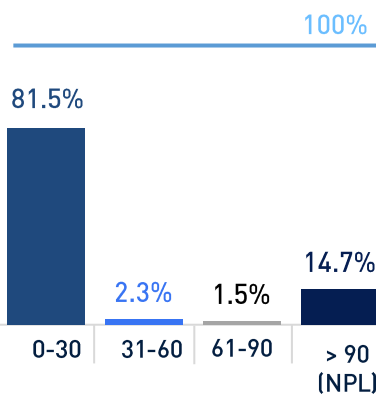


Aging Balances

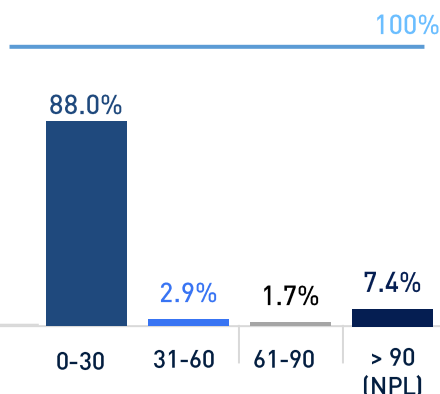
Leasing Total NPL: 5.4%



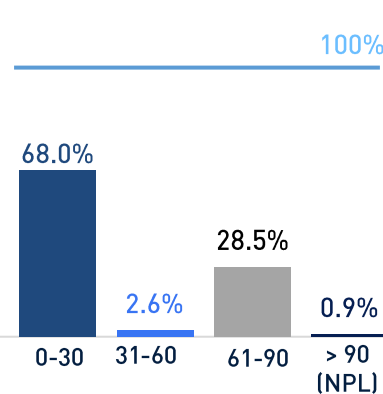
Factoring Total NPL : 14.7%



Auto Credit Total NPL: 7.4%

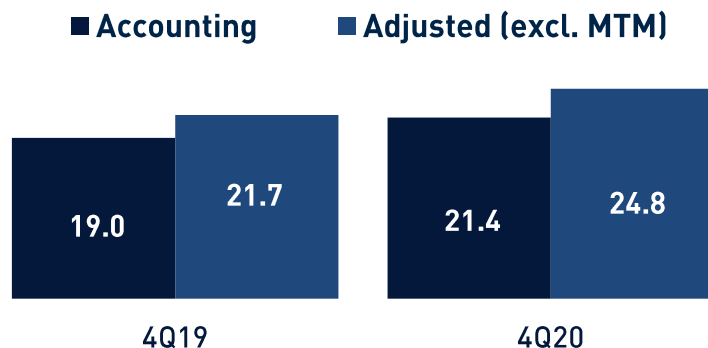


Structured Finance & Others Total NPL : 0.9%

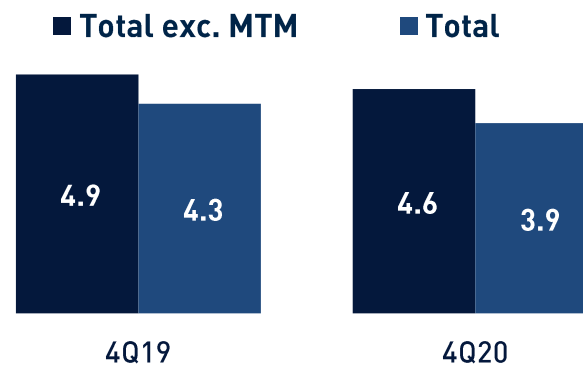


Strong Balance Sheet, Conservative Leverage

Capitalization



Total Leverage

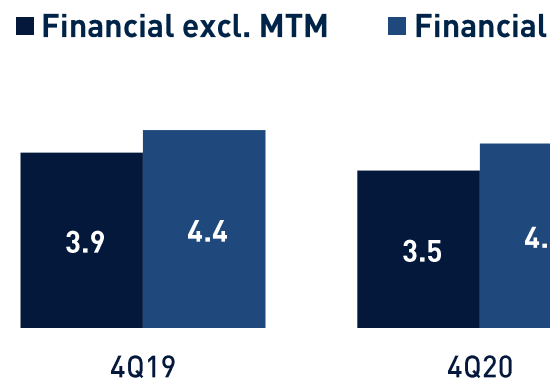


Equity

[MXN\$mm]



Financial Leverage



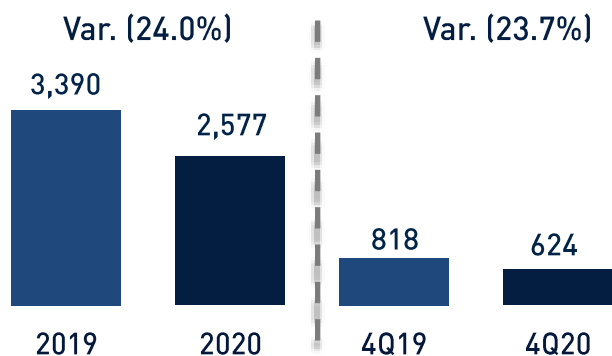
Healthy Financial Metrics

Key Metrics

| [MXN\$ mm] | 4Q20 | 4Q19 |
|-------------------------------|-------|-------|
| NIM ¹ | 6.4% | 7.3% |
| Opex | 13.3% | 13.3% |
| ROAA | 1.5% | 2.8% |
| ROAE (excl. Perpetual Bond) | 17.5% | 36.0% |
| ROAE | 11.0% | 19.6% |
| Efficiency Ratio ² | 47.3% | 34.7% |

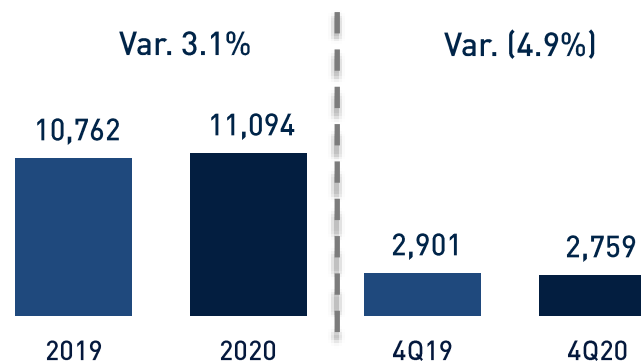
Adjusted Financial Margin

[MXN\$mm]



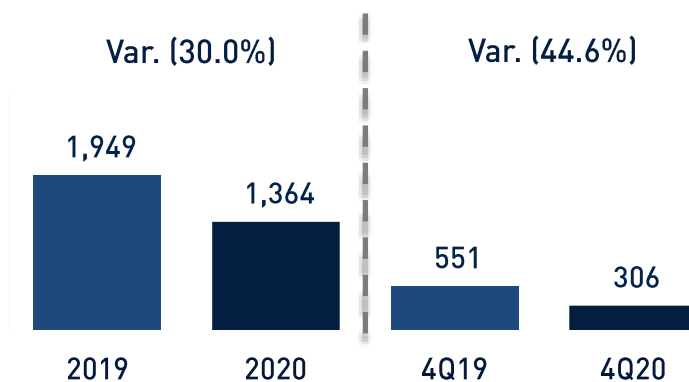
Interest Income

[MXN\$mm]



Net Income

[MXN\$mm]



(1) Nominal Financial Margin: Interest income minus total interest expenses | NIM: Nominal Financial Margin over average productive assets (gross loan portfolio and investments in securities)

(2) Efficiency Ratio: Operating expenses, depreciation of owned assets, and income or expenses from the sale of fixed assets divided by financial margin before loan loss reserves

Collection Process

- Specialized collection process has helped NPL figures to remain stable
- UNIFIN owns all leased assets
- The clients, shareholders and/or their top management are personally liable in the case of default or failure to return the leased asset

Loan Loss Reserves

[MXN\$mm]

| | Leasing | Factoring | Auto & Other Loans | Total Loan Portfolio |
|-----------------------|---------|-----------|--------------------|----------------------|
| NPL | 2,615 | 217 | 300 | 3,132 |
| Loan Loss | (2,020) | (217) | (300) | (2,537) |
| Loan Loss as % of NPL | 77% | 100% | 100% | 100% |

Information as of December 2020

Estimated Break-Even Value of the Leased Asset

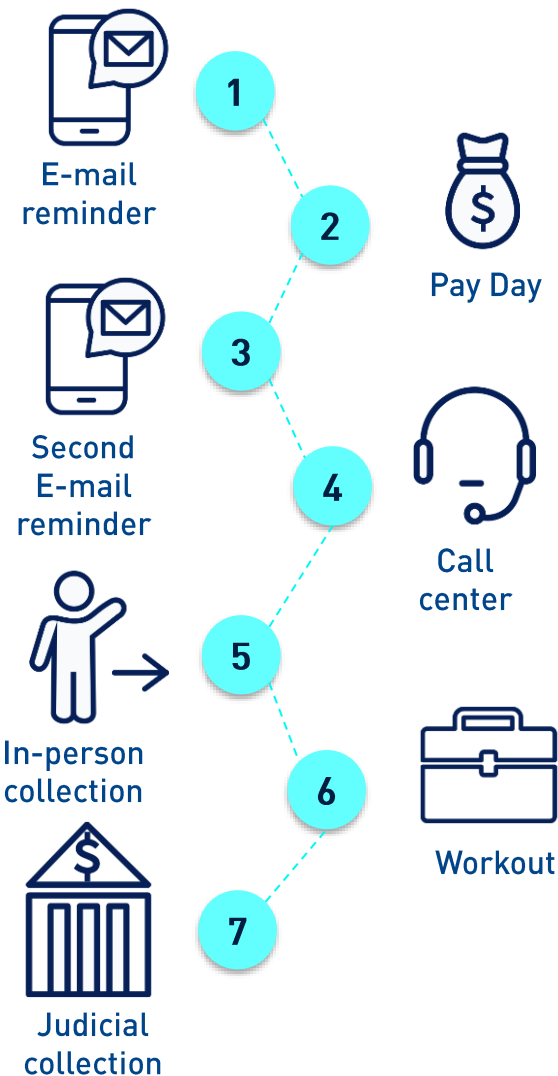
Historically, the Company has sold repossessed assets at approximately 80% of commercial value

| % Recovery Scenario | Est. Recovery Value | NPL +90 | Net Gain (Loss) ¹ |
|---------------------|---------------------|---------|------------------------------|
| 100.0% | 2,061 | 2,615 | (554) |
| 75.0% | 1,545 | 2,615 | (1,070) |
| 50.0% | 1,030 | 2,615 | (1,585) |
| 45.0% | 927 | 2,615 | (1,688) |
| 40.0% | 824 | 2,615 | (1,791) |
| Reserve | (2,020) | | |

Information as of December 2020

(1) Net Gain (Loss) = Estimated Recovery Value – NPL

Collection Process



Board of Directors

Rodrigo Lebois Mateos
Chairman of the Board

| Executive Member | Patrimonial Members | | Related Member | | Independent Members | | | |
|----------------------|-----------------------|----------------------|------------------------------|-----------------------|----------------------|---------------------------|-------------------------------|------------------------------|
| Rodrigo Ballí Thiele | Almudena Lebois Ocejo | Rodrigo Lebois Ocejo | Juan Ignacio Casanueva Pérez | Luis Barroso González | Federico Chávez Peón | José Luis Llamas Figueroa | José Luis Fernández Fernández | Juan Marco Gutiérrez Wanless |

Selected Management Team

| Name | Position | Years of Experience | |
|------------------------------------|-------------------------|---------------------|-----------|
| | | Total | At UNIFIN |
| Sergio Camacho Carmona | Chief Executive Officer | 24 | 4 |
| Sergio Cancino Rodríguez | Chief Financial Officer | 33 | 5 |
| José Ramón Díaz Arnau | Chief Leasing Officer | 17 | 2 |
| Juan José del Cueto Martínez | Chief Operating Officer | 39 | 13 |
| Paola Osuna San Martín | Legal Counsel | 12 | 3 |
| Federico Castillo Sánchez Mejorada | Chief Credit Officer | 45 | 1 |
| Rafael Caballero Hernández | Head of HR | 42 | 6 |

Executive Board Committees

Corporate Credit
Committee

Credit Committee

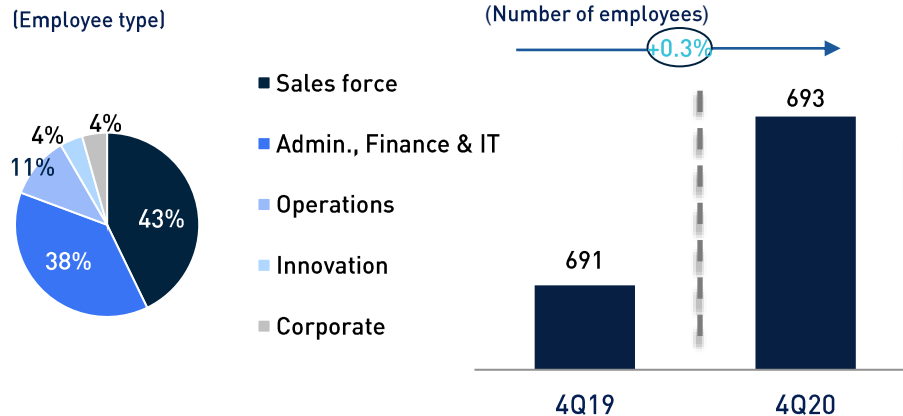
Finance and Planning
Committee

Audit and Corporate
Practices Committee

Control and
Communication
Committee

UNIFIN continues to grow its workforce mainly via increases in its variably compensated sales team, while maintaining high levels of operational efficiency

Workforce Evolution and Breakdown



The development of our workforce is a priority for the Company. In 2020:

+398 Courses

7 Scholarships

1 MBAs

+16,845 hours provided in teaching and courses

Social Responsibility

QUALITY OF LIFE AT THE COMPANY

- Savings accounts
- Employee healthcare app
- Dining hall

- Employment and productivity
- Work-life balance
- Safety
- Quality of life at work

BUSINESS ETHICS

- Yearly anti- money laundering certifications and courses

- Ethical business conduct
- No illegal business
- Respect for human dignity

COMMUNITY ENGAGEMENT

- Positive effect on +190,000 families and +180,000 children

- Continuous involvement in the communities where we operate through "Fundación UNIFIN"

ENVIRONMENTAL CARE AND PRESERVATION

- +400 computer supplies recycled

- Resource optimization
- Sustainability

| Risk | UNIFIN's Opportunities |
|---|--|
| Slowdown in economic activity | <ul style="list-style-type: none"> • Focusing on identifying regions and sectors that have positive dynamics: <ul style="list-style-type: none"> • Food industry, farming and agricultural activities, health sector, digital economy and other areas migrating from labor to new technologies • North and Center-North of the country have been growing in recent years, and are expected to grow the most once the pandemic is over |
| Low levels of investment in fixed assets | <ul style="list-style-type: none"> • Remain close to our clients, offering financial advisory for their future investment plans • We expect an improvement in the exporting sector once the United States shows signs of recovery, this will lead to an increase in investment and overall production • The government will continue to carry on with its priority infrastructure projects, which we closely monitor, in order to capture opportunities for our clients |
| New government policies that affect the growth and/or development of SMEs | <ul style="list-style-type: none"> • The launching of the USMCA can benefit SMEs as the global supply chains start reallocating operations • Working closely with the sectors and companies that are being prioritized by the government |
| Decrease in reference rates | <ul style="list-style-type: none"> • Keep an eye on the changes in the reference interest rate and policies from Banco de Mexico • Renegotiate the general conditions of our current debt (hedging) to improve our margins and offer competitive interest rates to our clients |
| Main competition has an outdated service approach, data and IT infrastructure | <ul style="list-style-type: none"> • Made significant investments in our business model, IT department and operational platforms |
| Current exchange risk | <ul style="list-style-type: none"> • 100% FX coverage – 69.3% hedged in USD and 30.7% in MXN |

Appendix



Income Statement

| Financial Metrics | 4Q20 | 4Q19 | Var.% | 2020 | 2019 | Var.% |
|-----------------------------------|-------|-------|---------|--------|--------|---------|
| Interest income | 2,759 | 2,901 | (4.9%) | 11,094 | 10,762 | 3.1% |
| Interest cost | 1,824 | 1,809 | 0.8% | 7,028 | 6,945 | 1.2% |
| Financial margin | 907 | 1,091 | (16.9%) | 4,010 | 3,817 | 5.0% |
| Financial margin (as % of income) | 32.9% | 37.6% | | 36.1% | 35.5% | |
| Loan loss reserves | 283 | 273 | 3.6% | 1,433 | 428 | 235.1% |
| Adjusted financial margin | 624 | 818 | (23.7%) | 2,577 | 3,390 | (24.0%) |
| Admin. expenses | 366 | 386 | (5.3%) | 1,480 | 1,377 | 7.5% |
| Operating income | 194 | 438 | (55.8%) | 848 | 1,842 | (54.0%) |
| Operating income margin | 7.0% | 15.1% | | 7.6% | 17.1% | |
| Comprehensive financing result | 240 | 225 | 6.8% | 902 | 527 | 71.2% |
| Net income before tax | 454 | 673 | (32.5%) | 1,788 | 2,403 | (25.6%) |
| Net income | 306 | 551 | (44.6%) | 1,364 | 1,949 | (30.0%) |
| Net income margin | 11.1% | 19.0% | | 12.3% | 18.1% | |

Balance Sheet

| Figures in Ps. Million | 2020 | 2019 | Var.% |
|---|---------------|---------------|--------------|
| Assets | | | |
| Cash & cash equivalents | 3,711 | 3,831 | (3.1%) |
| Total loan portfolio, net | 62,588 | 57,311 | 13.6% |
| Derivative financial instruments | 5,521 | 4,976 | 11.0% |
| Deferred taxes | 3,419 | 3,657 | (6.5%) |
| Total assets | 85,279 | 78,780 | 8.2% |
| Liabilities | | | |
| Bank loans | 19,737 | 14,667 | 34.6% |
| Debt securities | 10,711 | 14,636 | (26.8%) |
| Senior notes | 35,049 | 33,632 | 4.2% |
| Derivative financial instruments | 4,695 | 2,976 | 57.8% |
| Other accounts payable | 930 | 1,640 | (43.3%) |
| Total liabilities | 71,909 | 67,881 | 5.9% |
| Total stockholders' equity | 13,371 | 10,899 | 22.7% |
| Total liabilities & stockholders' equity | 85,279 | 78,780 | 8.2% |

UNIFIN changed its SOFOM GAAP reporting to IFRS (international standard) to provide greater transparency, additional disclosure and make its information more comparable to peers

Balance Sheet and P&L Impact

| | Impact Summary |
|------------------------|--|
| Portfolio ¹ | • Total portfolio of leasing, factoring & auto loans is now 100% registered on the balance sheet, contrary to SOFOM GAAP |
| PP&E | • IFRS only registers owned assets vs SOFOM GAAP which registers assets under operating lease & owned assets |
| Stockholders' Equity | • Initial impact due to IFRS as retained earnings change |
| Total Revenues | • IFRS does not capture capital reimbursement, investment income and FX income |
| Financial Margin | • Main impact is to expenses. IFRS registers interest expense and SOFOM GAAP registers other lease expenses |
| Net Income | • Result of all the above, among others |

Main Financial Metrics Impact

| | Impact Summary |
|---------------------------------|---|
| Capitalization Ratio | • Decrease of Total Equity greater than the decrease in Total Assets |
| Financial Leverage ² | • Decrease of Total Equity |
| Total Leverage ² | • Decrease of Total Equity |
| Total Portfolio ³ | • IFRS only registers the NPV of the leasing portfolio vs SOFOM GAAP that registers principal & accrued interests |
| ROE | • Decrease of Total Equity greater than the decrease in Net Income |
| ROA | • Decrease of Total Assets greater than the decrease in Net Income |
| NPLs | • SOFOM GAAP only registers 90 day accrued rentals of leasing vs IFRS which registers outstanding balance |
| Coverage Ratio | • SOFOM GAAP only registers 3 month rentals for leasing NPL vs IFRS which registers 100% of the NPL outstanding balance |

Note: Preliminary figures subject to independent auditor revision.

(1) Balance sheet account

(2) Excluding securitizations

(3) Memorandum account for SOFOM GAAP

About Unifin
UNIFIN is a non-regulated 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 receivables and by providing vendor financing. UNIFIN's auto loans and other lending business line is focused on financing the acquisition of new and used vehicles, while the other lending portion of this business line includes financing working capital needs and the acquisition of other capital assets.

Disclaimer
This document may contain certain forward-looking statements. These statements are non-historical facts, and they are based on the current vision of the Management of Unifin Financiera, S.A.B. de C.V., for future economic circumstances, the conditions of the industry, the performance of the Company and its financial results. The terms "anticipated", "believe", "estimate", "expect", "plan" and other similar terms related to the Company, are solely intended to identify estimates or predictions. The statements relating to the declaration or the payment of dividends, the implementation of the main operational and financial strategies and plans of investment of equity, the direction of future operations and the factors or trends that affect the financial condition, the liquidity or the operating results of the Company are examples of such statements. Such statements reflect the current expectations of the management and are subject to various risks and uncertainties. There is no guarantee that the expected events, trends or results will occur. The statements are based on several suppositions and factors, including economic general conditions and market conditions, industry conditions and various factors of operation. Any change in such suppositions or factors may cause the actual results to differ from expectations.



Contact:
David Pernas
Lucia Badiola
Fernanda Molina
T: +52 55 4162 8270
unifin_ri@unifin.com.mx



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