UNIFIN FINANCIERA S.A.B. DE C.V. SOFOM ENR

Third Quarter 2016 Results

UNIFIN Reports a 37.7% increase in Net Income reaching Ps. 358.9 million in 3Q16
Total Loan Portfolio increased 61.6% year-over-year

Mexico City, October 19, 2016 - **UNIFIN Financiera, S.A.B. de C.V. SOFOM, E.N.R. ("UNIFIN" or "the Company") (BMV: UNIFIN)** announced its financial results for the third quarter 2016 ("3Q16") and first nine months 2016 ("9M16"). Figures presented throughout this document are expressed in millions of Mexican pesos (Ps.). Financial information has been prepared in accordance with the accounting criteria of the Mexican National Banking and Securities Commission ("CNBV") and filed with the Mexican Stock Exchange ("BMV").

3Q16 Highlights

- Revenues of Ps. 2,556.8 million, a 48.7% growth.
- Nominal financial margin of Ps. 605.2 million in the quarter. (25.3% of revenues in 9M16)
- Opex, as percentage of total revenues improved from 10.5% to 7.2% year-over-year.
- Operating income of Ps. 401.0 million, an increase of 12.9%.
- Net income increased 37.7% year-over-year, reaching Ps. 358.9 million.
- As of September 30, 2016 total loan portfolio reached Ps. 27,148.8 million, up 61.6% year-over-year.
- Net fixed assets and total assets increased 49.6% and 52.7%, respectively, by the end of the quarter.
- UNIFIN successfully completed a tender offer of approximately US$316.0 million of its outstanding Senior Notes due in 2019 ("2019 Notes"). In addition, the Company issued new debt for US$400.0 million with a 7-year maturity ("2023 Notes"), which enhance UNIFIN´s indebtedness maturity profile. The 2023 Notes were rated "BB" on the global scale by both Standard & Poor´s and Fitch Ratings.

Financial and Operating Summary

Financial metrics (Ps. million)	3Q16	3Q15	Var. %	9M16	9M15	Var. %
Total revenues	2,556.8	1,718.8	48.7%	6,808.3	4,691.5	45.1%
Interest, depreciation & other expenses	(1,951.5)	(1,161.4)	68.0%	(5,088.5)	(3,363.2)	51.3%
Nominal financial margin	605.2	557.4	8.6%	1,719.7	1,328.3	29.5%
Financial margin	23.7%	32.4%		25.3%	28.3%	
Administrative and promotional expenses[1]	(184.5)	(180.3)	2.4%	(587.8)	(472.3)	24.5%
Opex (% of total revenues)	7.2%	10.5%		8.6%	10.1%	
Operating income	401.0	355.2	12.9%	1,086.3	846.2	28.4%
Net income[2]	358.9	260.6	37.7%	915.6	620.8	47.5%
Net income margin[3]	14.0%	15.2%		13.4%	13.2%	

[1] Calculated as administrative & promotional expenses over total revenues
[2] Excluding *non-recurring* income registered in 2015
[3] Calculated as net income over total revenues

Operating metrics (Ps. million)	9M16	9M15	Var. %
Total portfolio	27,148.8	16,799.0	61.6%
Leasing portfolio	19,705.8	12,399.9	58.9%
Factoring portfolio	2,663.0	1,838.3	44.9%
Auto loans & others	4,780.0	2,560.9	86.7%
NPL ratio	0.60%	0.57%	
Return/Leverage	**9M16**	**9M15**	
ROAA	3.9%	5.3%	
ROAE	25.1%	34.9%	
Capitalization ratio (equity/assets)	14.3%	18.0%	
Total leverage (excl. ABS)	4.1	2.9	
Financial leverage (excl. ABS)	3.2	2.2	

Summary of Tender Offer and New Bond Issuance

On September 8, 2016, the Company initiated a tender offer for any and all of its outstanding 6.25% Senior Notes due 2019. This tender offer was subject to the successful completion of a new debt issuance that enhanced the Company´s financing structure and improved its financing conditions.

The results of the Tender Offer accounted for US$316.0 million or 86.2% of the total outstanding amount of the 2019 Notes. All holders that participated in the Tender Offer received payment for accrued interest and the premiums established in accordance with the transaction conditions. Following the Tender Offer the new outstanding amount of the 2019 Notes is US$50.6 million.

In order to refinance the 2019 Notes, on September 22, 2016 UNIFIN successfully completed the issuance of a senior note for US$400.0 million at a U.S. dollar fixed rate of 7.25% with a 7-year maturity (due in 2023). The success of the transaction was evidenced by global investors trust in UNIFIN amidst a highly volatile market environment, which was proven by the oversubscription of its book.

Following UNIFIN’s conservative risk management approach, all of the Company´s outstanding U.S. dollar denominated debt, including both the 2019 and 2023 Notes, are fully hedged in principal and interest for the complete maturity of each issuance.

Additionally, using the 2019 Notes hedge’s positive mark-to-market valuation, UNIFIN improved the hedging conditions for its 2023 Notes, having also renegotiated the hedging conditions for the outstanding 2019 Notes, passing from a variable rate to a fixed rate hedge on all of the outstanding Senior Notes, thus removing any risk of increase in the reference rates. The current hedging conditions consider fixed Mexican peso-denominated rates of 8.3% and 5.0%, for the 2023 and 2019 Notes, respectively. The new cross-currency swaps will be treated as derivatives for hedging purposes, and will have no impact on the Company´s income statement.

Statement from the Chief Executive Officer:

Once again, UNIFIN was able to meet its quarterly expectations, despite the complex current international and domestic economic and political environments. During this quarter, noteworthy events included changes in the Mexican government's cabinet members, specifically the resignation of the Minister of Finance. Additionally, there was volatility resulting from the U.S. presidential election campaign and its impact on the Mexican peso, which led to higher interest rates.

For this quarter we highlight the Tender Offer of approximately 86.2% of our outstanding 2019 Notes, and a successful new issuance of US$400.0 million, which significantly improved our debt maturity profile. The rationale behind this transaction was supported by the convergence of several elements, including: i) global appetite for Mexican securities, ii) the successful Tender Offer results, and iii) access to the mark-to-market valuation of the previous cross-currency swaps, that enhanced the new hedging conditions. These elements supported the transaction through the Company´s strict controls in accordance with our conservative risk management policy.

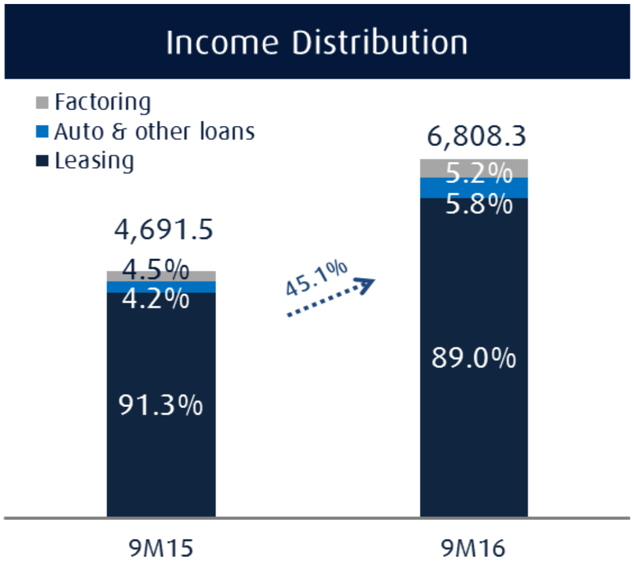
Regarding 3Q16 results, total revenues grew 48.7% year-over-year, with a 37.7% increase in net income. The Company's operating lease portfolio increased by 58.9%, the factoring portfolio was up by 44.9% and the auto loans portfolio grew 86.7%. The total portfolio reached Ps. 27,148.8 million, a 61.6% increase compared to 3Q15, while maintaining the Company's historical low NPL ratio, resulting in 0.60% at the close of the quarter.

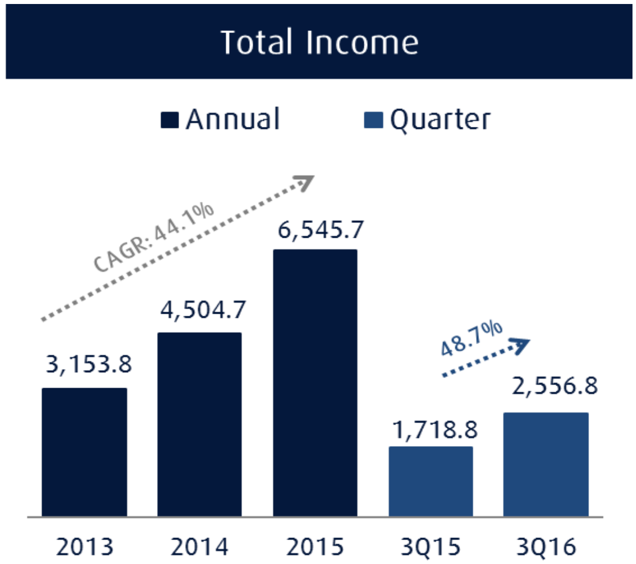
Growth achieved during this period was driven by the Company´s pipeline, which has consistently generated new business opportunities. As a result, total revenue in 9M16 increased to Ps. 6808.3 million, up 45.1% year-over-year. In addition, UNIFIN's *recurring* net income rose by 47.5%.

As always, UNIFIN aims to strategically position itself, in order to shield the Company from political and economic instability. Thus, and as a result of the measures taken prior to and throughout the quarter, UNIFIN is confident that it is prepared to successfully face future challenges that may result from global instability. We maintain our long term view of the industry, as well as our robust operations and strict portfolio management, which will enable the Company to remain a leader in the Mexican leasing market.

Luis Barroso, CEO of UNIFIN

Discussion of Profit and Loss Statement





Total revenue consists of i) operating lease income, ii) interest income, primarily derived from factoring and auto loans, and iii) other lease benefits, mainly generated from asset sales at the end of the leasing contract, insurance fees and commissions.

Total revenue increased 48.7% in 3Q16 to Ps. 2,556.8 million compared to Ps. 1,718.8 million in 3Q15. For the quarter, as well as for the nine-month period, the increase was due to higher operating volumes. During 3Q16, operating lease income reached Ps. 2,013.0 million, a 35.5% increase year-over-year. Interest income grew 70.7% to Ps. 336.2 million, as a result of the Company's growth in factoring and auto loans during the quarter. For 9M16, operating lease income reached Ps. 5,550.5 million, an increase of 41.5% year-over-year. Interest income was Ps. 887.4 million, 75.4% higher compared to the figure reported for 9M15.

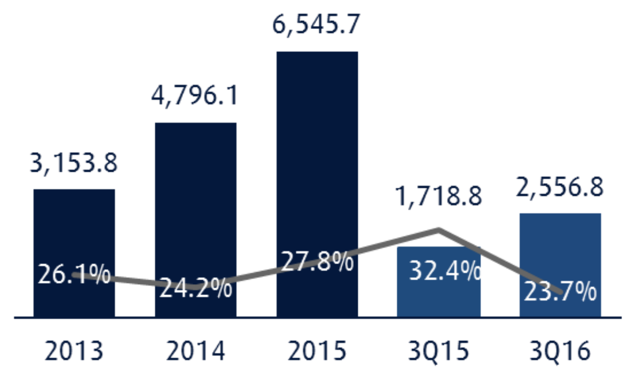
Other lease benefits in 3Q16 were Ps. 207.6 million, a 477.4% increase year-over-year, during 9M16 reached Ps. 370.3 million, a 40.7% increase. For both 3Q16 and 9M16 the increase is explained by scheduled asset transfers to the lessees at the expiration of the leasing contracts during the period.

Depreciation of assets under lease during 3Q16 was Ps. 1,327.4 million, a 59.1% increase from 3Q15, which is directly related to the growth of our leasing portfolio. During 9M16, depreciation increased 49.4% to Ps. 3,343.0 million, year-over-year.

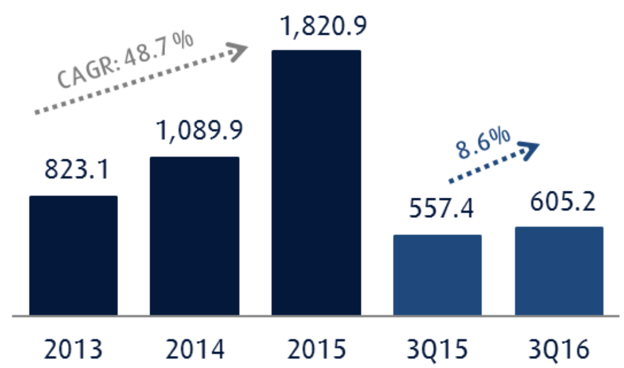
Interest expenses rose 85.2% during 3Q16 to Ps. 524.9 million. This was due to higher financial liabilities to support our growing business in addition to the increase in the reference rate (TIIE) during the period, thus impacting funding costs. In addition, during the comparable period, 3Q15, the Company benefited from the proceeds from the IPO which mitigated UNIFIN's need for additional debt. Interest and other expenses during 9M16 reached Ps. 1,332.7 million a 59.0% increase compared to 9M15.

Other leasing expenses, which consist of cost of goods sold for the assets transferred to the lessees at the expiration of the leasing contracts increased 127.5% to Ps. 99.2 million, as a result of scheduled asset transfers at the end of the contracts. During 9M16, other leasing benefits increased 43.2% to Ps. 412.8 million, compared to 9M15.

Financial Margin as % of Total Revenues

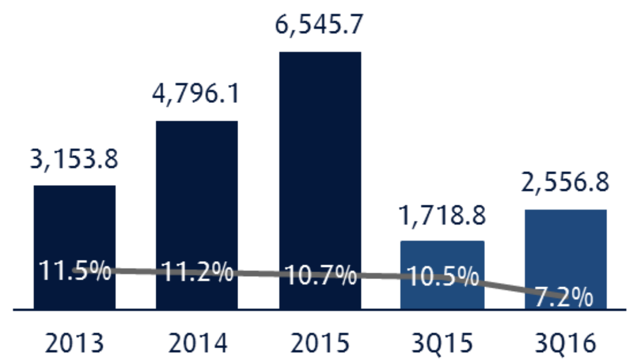


Nominal Financial Margin



Nominal financial margin, calculated as total revenue minus depreciation of assets under operating lease, interest and other expenses (financial margin), had an 8.6% nominal increase year-over-year. This increase was due to the growth in total revenues. For both the 3Q16 and 9M16 the financial margin was 23.7% and 25.3%, respectively. It is important to consider that for the better part of 2Q15 and 3Q15, the Company benefited from the proceeds of the IPO, which resulted in a significantly lower interest expense during these periods compared to 2016. Also the variations in the nominal margin, were due to higher financial liabilities that support our growing operations and the increase in the reference rate (TIIE) during the period, thus impacting funding costs. Although the Company continues to post stable margins, the financial margin experiences quarterly variations that result from the deferred recognition of leasing income, based on the timing of the closing of contracts, as well as certain conditions established in client operations.

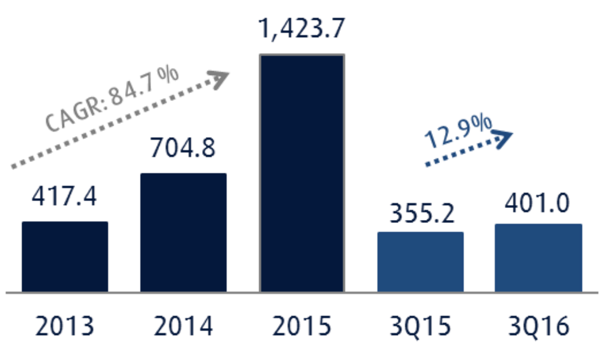
Operating Expenses as % of Total Revenues



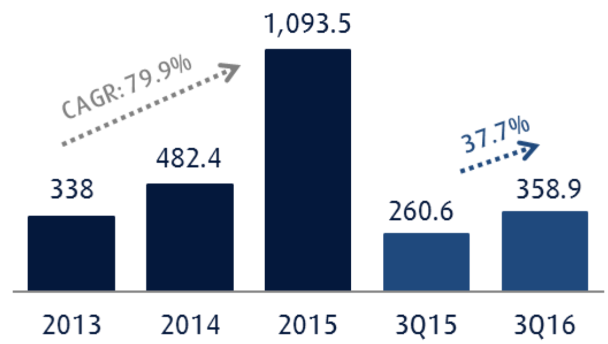
Administrative and promotional expenses increased 2.4%, to Ps. 184.5 million year-over-year. However, as a percentage of total revenues improved from 10.5% during 3Q15 to 7.2% in 3Q16. During 9M16, administrative and promotional expenses improved from 10.1% to 8.6% of total revenues reaching Ps. 587.8 million. The improvement over operating expenses is the result of a strict control policy for the Company's total expenses, which translate into a leaner and more efficient operation.

Operating income reached Ps. 401.0 million during 3Q16, a 12.9% increase from 3Q15. During 9M16, operating income increased 28.4% to Ps. 1,086.3 million when compared to Ps. 846.2 million in 9M15, which exclude Ps. 335.2 million of *non-recurring* income in that period.

Operating Income



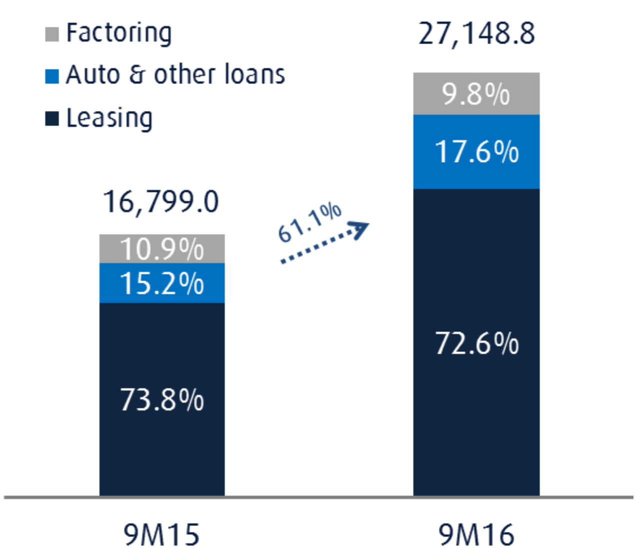
Net Income



Consolidated net income reached Ps. 358.9 million during 3Q16 a 37.7% increase. This is explained by higher revenues across our portfolio. Consolidated net income for 9M16 increased by 47.5% to Ps. 915.6 million compared to Ps. 620.8 million in 9M15. Including *non-recurring* income, consolidated net income during 9M15 was Ps. 855.4 million.

Discussion of Balance Sheet

Portfolio Composition

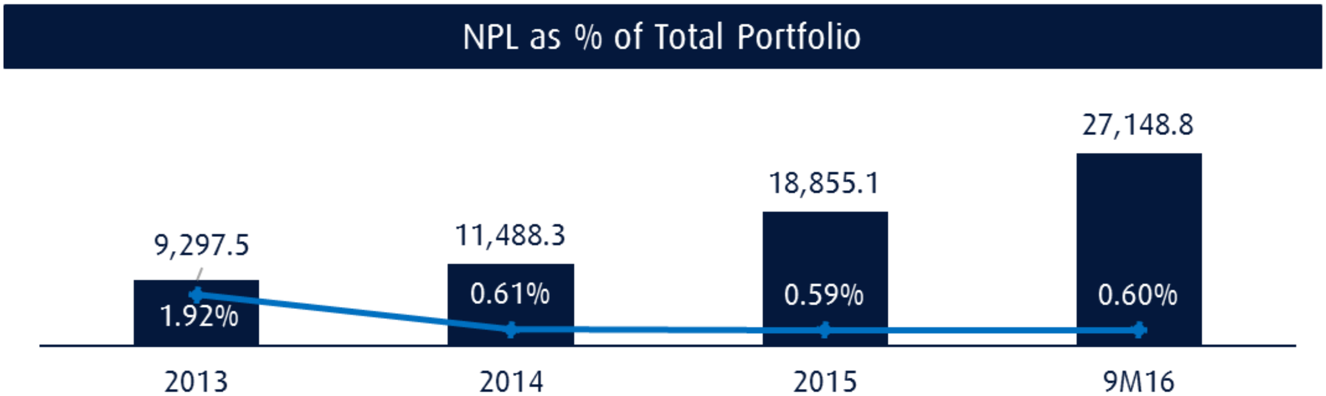


Total loan portfolio is comprised of: i) the current loan portfolio (performing loans plus past-due loan portfolio) and ii) off balance sheet accounts (*see Memorandum Accounts*), which are comprised of future rentals of the Company's operating lease portfolio.

The total loan portfolio reached Ps. 27,148.8 million in 3Q16, an increase of 61.6% year-over-year. Current loan portfolio (excluding off-balance sheet accounts) was Ps. 8,062.9 million, non-performing loans were Ps. 164.0 million and off-balance sheet accounts were Ps. 18,921.9 million.

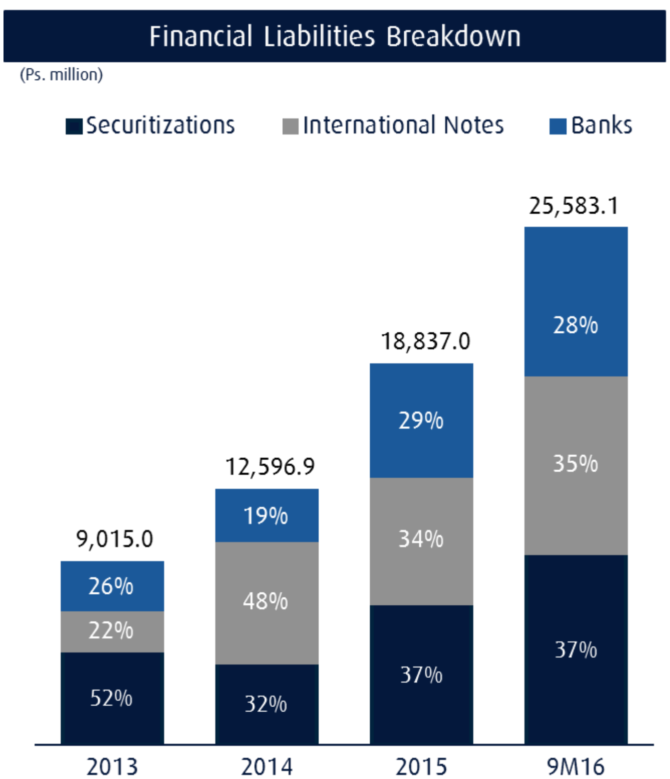
Past due loan portfolio was Ps. 164.0 million. The non-performing loan ("NPL") ratio (equal to past due loan portfolio/total loan portfolio) was 0.60% at the end of September 2016. The allowance for loan losses coverage for the Company's NPL's was 101.5% as of 9M16. It is important to highlight that UNIFIN considers financial health to be one of its main business pillars.

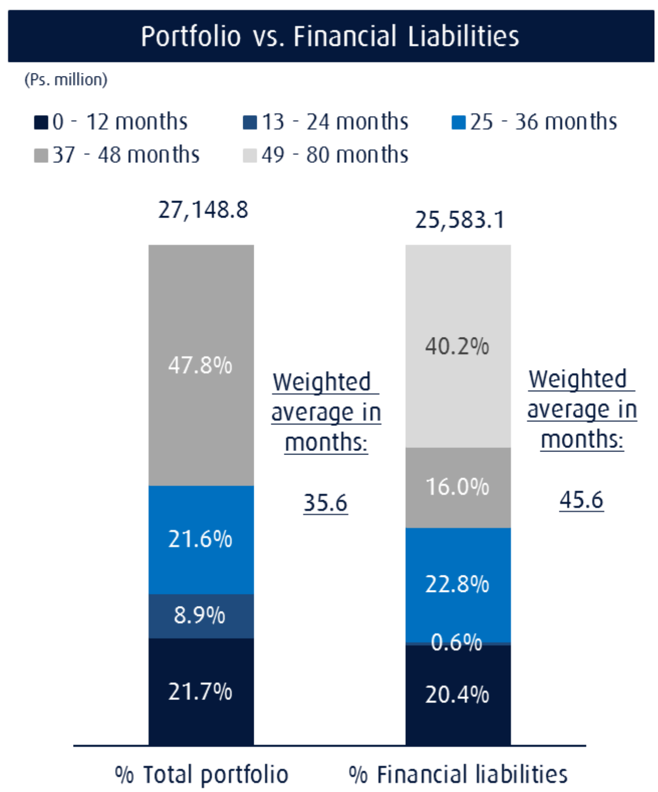
The following chart shows the NPL ratio as % of the total loan portfolio:



Total assets as of September 30, 2016 were Ps. 35,457.4 million, a 52.7% increase compared to the end of September 2015. This was mainly due to growth of the total net portfolio and net fixed assets, along with the liquidity and active portion of the derivatives with hedging purposes.

Financial liabilities rose 57.1% to Ps. 25,722.0 million (including Ps. 97.3 million of accrued interest) at the end of the period. This increase was mainly attributed to the growth of operations in conjunction with the variations of the U.S. dollar-peso exchange rate, which affected the Balance Sheet, related to the Senior Notes issued by the Company. The Company´s debt maturity profile improved due to the recent Senior Notes issuance and repayment of existing debt, reaching a weighted average of 45.6 months at the close of 9M16. The Company's securitizations of its leasing portfolio are *non-recourse* financing for the Company.





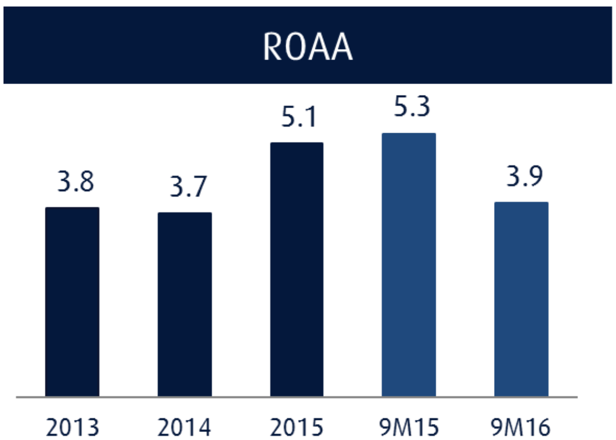
Total liabilities reached Ps. 30,391.4 million at the end of 3Q16, a 59.6% increase compared to the figure reported at the close of 3Q15.

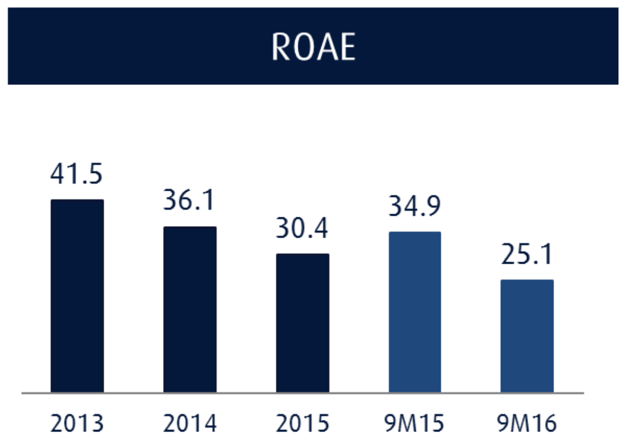
Stockholders' equity increased 21.1% to Ps. 5,066.0 million at the close of 3Q16 from Ps. 4,182.8 million at the close of 3Q15. This was the result of the Company's ability to consistently generate profits.

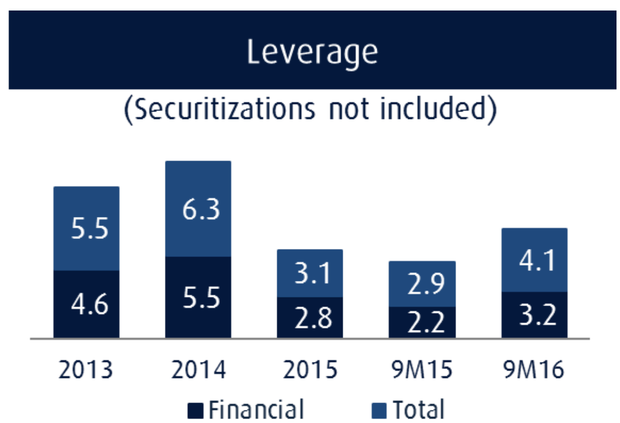
Financial Ratios

Return on average assets (ROAA) at the end of 9M16 was 3.9%. Return on average equity (ROAE) was 25.1% for 9M16.

UNIFIN's capitalization ratio (shareholders' equity/total assets) was 14.3% at the end of 9M16. The variations presented are mainly attributed to the growth of the Company's assets that are directly related to its operation.







UNIFIN's financial leverage ratio (financial liabilities excluding securitizations/shareholders' equity) increased to 3.2x in 9M16, compared to 2.2x in 9M15. The Company's total leverage ratio (total liabilities excluding securitizations/shareholders' equity) at the close of 9M16 was 4.1x.

Summary by Business Line

Leasing

	3Q15	3Q16	Var.
Originated	$3,322.1	$5,171.2	55.7%

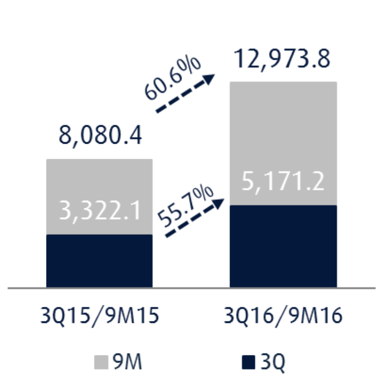
Factoring

	3Q15	3Q16	Var.
Originated	$2,156.4	$2,810.6	30.3%

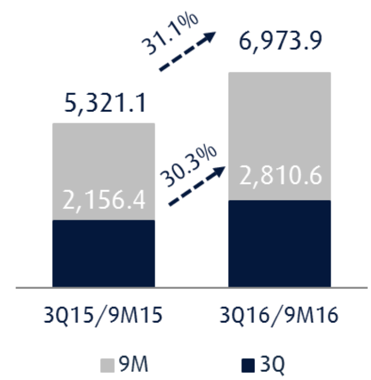
Auto loans

	3Q15	3Q16	Var.
Originated	$145.9	$207.9	42.5%

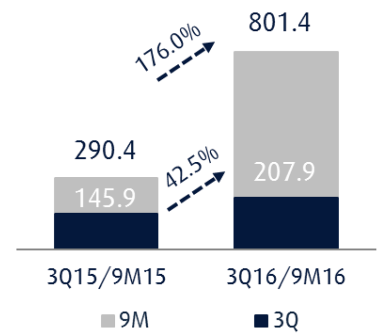
Leasing operation volume



Factoring operation volume



Auto loans operation volume



Leasing origination increased 55.7% in 3Q16 year-over-year. The **operating lease portfolio balance** grew 72.6% year-over-year, reaching Ps. 19,705.8 million by the end of 3Q16.

Factoring operation volume grew 30.3% in 3Q16 year-over-year. The **factoring portfolio balance** increased by 44.9% to Ps. 2,663.0 million at the end of 3Q16, compared to Ps. 1,838.3 million for the same period of 3Q15.

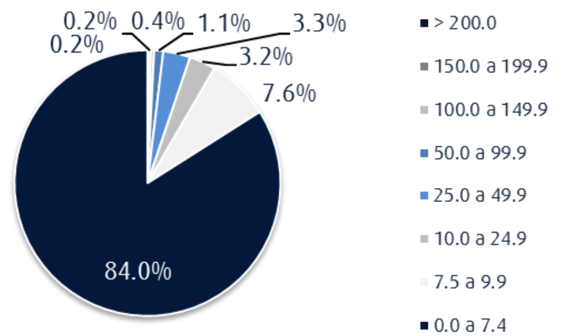
Auto loans increased its operations volume by 42.5% in 3Q16 year-over-year. The **auto loan & other loans portfolio balance** increased to Ps. 4,780.0 million, an increase of 86.7%, from Ps. 2,560.9 million reported by the end of 3Q15.

Portfolio Composition

UNIFIN considers vital to maintain a position of sound financial health. Consequently, the Company consistently and constantly monitors its portfolio composition to ensure wide diversification in terms of clients, economic sector and geographic zone.

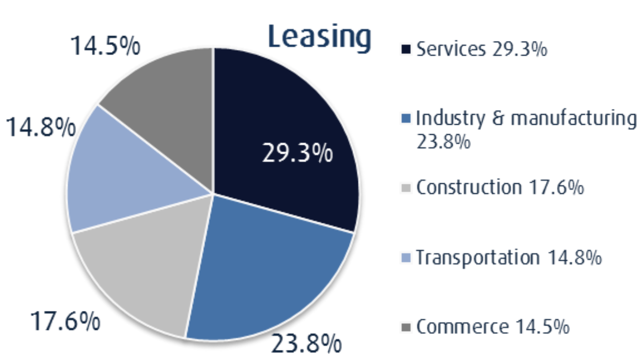
Portfolio Composition by Client

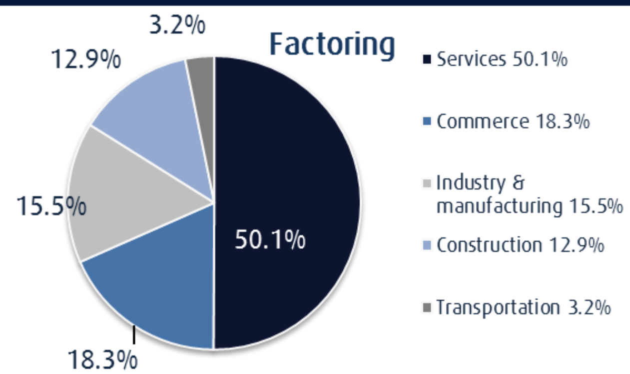
Amount (Ps. million)	No. Clients	%
>200.0	8	0.2%
150.0 - 199.9	11	0.2%
100.0 - 149.9	19	0.4%
50.0 - 99.9	53	1.1%
25.0 - 49.9	161	3.3%
10.0 - 24.9	158	3.2%
7.5 - 9.9	372	7.6%
0.0 - 7.4	4,095	84.0%
Total	**4,877**	**100.0%**



UNIFIN's portfolio composition has no exposure to any particular client. As of September 30, 2016 the Company´s largest client represented less than 1.3% of its total portfolio. In addition, 84.0% of its clients have approved credit lines under Ps. 7.5 million, indicating low exposure towards any particular client as well as a diversified portfolio. The following chart summarizes exposure by economic sector.

Economic Sector





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About UNIFIN

UNIFIN is the leading independent 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 receivable and by providing vendor financing. UNIFIN's auto loans business line is focused on financing the acquisition of new and used vehicles.

Income Statement

Figures in Ps. million	3Q16	3Q15	% Var.	9M16	9M15	% Var.
Operating lease income	2,013.0	1,485.9	35.5%	5,550.5	3,922.4	41.5%
Interest income	336.2	197.0	70.7%	887.4	505.9	75.4%
Other lease benefits	207.6	36.0	477.4%	370.3	263.2	40.7%
Total revenue	**2,556.8**	**1,718.8**	**48.7%**	**6,808.3**	**4,691.5**	**45.1%**
Depreciation of assets	(1,327.4)	(834.3)	59.1%	(3,343.0)	(2,236.9)	49.4%
Interest expense	(524.9)	(283.5)	85.2%	(1,332.7)	(837.9)	59.0%
Other lease expenses	(99.2)	(43.6)	127.5%	(412.8)	(288.3)	43.2%
Total expenses	**(1,951.5)**	**(1,161.4)**	**68.0%**	**(5,088.5)**	**(3,363.2)**	**51.3%**
Nominal financial margin	**605.2**	**557.4**	**8.6%**	**1,719.7**	**1,328.3**	**29.5%**
Allowance for loan losses	(20.0)	(15.0)	33.3%	(51.5)	(15.0)	243.3%
Financial margin adjusted for credit risk	**585.2**	**542.4**	**7.9%**	**1,668.2**	**1,313.3**	**27.0%**
Commissions and fees (paid) - Net	(15.0)	(11.0)	35.8%	(32.6)	(26.9)	21.1%
Financial intermediation results	0.0	(2.1)	(100.0%)	7.0	335.2	(97.9%)
Other operating income - Net	15.3	6.2	147.4%	31.5	32.1	(2.0%)
Administration expenses	(184.5)	(180.3)	2.4%	(587.8)	(472.3)	24.5%
Recurrent operating income	**401.0**	**355.2**	**12.9%**	**1,086.3**	**846.2**	**28.4%**
Non recurrent operating income	0.0	0.0	0.0%	0.0	335.2	(100.0%)
Operating income	**401.0**	**355.2**	**12.9%**	**1,086.3**	**1,181.4**	**(8.0%)**
Valuation effects of other investments	0.0	0.0	0.0%	0.0	0.0	0.0%
Income before income tax:	401.0	355.2	12.9%	1,086.3	1,181.4	(8.0%)
Current income tax	(126.5)	(133.7)	(5.4%)	(355.8)	(433.9)	(18.0%)
Deferred income tax	84.4	40.6	108.1%	173.3	109.3	58.5%
Income tax expense	(42.0)	(93.1)	(54.9%)	(182.5)	(324.6)	(43.8%)
Equity methods/subsidiaries	(0.0)	(1.4)	(99.6%)	11.8	(1.4)	(964.1%)
Recurrent Net income	**358.9**	**260.6**	37.7%	**915.6**	**620.8**	47.5%
Non-recurrent net income	0.0	0.0	0.0%	0.0	234.6	(100.0%)
Consolidated net income	**358.9**	**260.6**	37.7%	**915.6**	**855.4**	7.0%

Balance Sheet

Figures in Ps. million	9M16	9M15	Var. %
Assets			
Cash & cash equivalents	1,071.4	1,400.1	(23.5%)
Derivatives with hedging purposes	3,189.1	1,873.2	70.3%
Total performing loan portfolio	**8,062.9**	**4,765.4**	**69.2%**
Past due loan portfolio	164.0	95.4	71.9%
Total loan portfolio	**8,226.8**	**4,860.8**	**69.2%**
Allowance for loan losses	(166.4)	(103.0)	61.6%
Loan portfolio - Net	8,060.5	4,757.9	69.4%
Tax credit (VAT)	597.9	247.8	141.3%
Other accounts receivable	15.5	9.5	63.1%
Foreclosed assets	183.7	200.7	(8.5%)
Property, machinery & equipment - Net	20,064.4	13,408.2	49.6%
Other permanent investments	32.6	11.5	183.6%
Deferred charges & advanced payments	1,266.4	647.0	95.7%
Other long term assets	10.9	12.0	(9.0%)
Deferred income taxes	964.9	655.2	47.3%
Total other assets	**2,242.3**	**1,314.2**	**70.6%**
Total assets	**35,457.4**	**23,223.0**	**52.7%**
Liabilities and Stockholders' equity			
Short term interest	97.3	103.5	(6.0%)
Securitizations	9,500.0	7,000.0	35.7%
International Notes	8,867.3	6,197.5	43.1%
Total debt securities	**18,464.6**	**13,301.0**	**38.8%**
Short term bank borrowings & loans	5,252.0	2,187.5	140.1%
Long term bank borrowings & loans	2,005.4	881.2	127.6%
Total bank borrowings & loans	**7,257.4**	**3,068.7**	**136.5%**
Income tax payable	231.7	132.2	75.2%
Sundry creditors	3,380.4	2,256.7	49.8%
Other accounts payable	237.9	77.2	208.2%
Deferred credits	369.3	204.4	80.7%
Total other accounts payable	**4,669.3**	**2,670.5**	**74.9%**
Total liabilities	**30,391.4**	**19,040.2**	**59.6%**
Stockholders' Equity			
Capital stock	2,897.1	2,906.8	(0.3%)
Capital reserves	125.0	70.3	77.7%
Valuation of hedging derivatives	77.0	(14.7)	(623.3%)
Retained earnings	1,051.3	365.0	188.0%
Net income for the year	915.6	855.4	7.0%
Controlling interest	**5,066.0**	**4,182.8**	**21.1%**
Total stockholders' equity	**5,066.0**	**4,182.8**	**21.1%**
Total liabilities & stockholders' equity	**35,457.4**	**23,223.0**	**52.7%**
Memorandum accounts			
Contractual lease rentals to be accrued held in trust	14,227.5	9,345.2	52.2%
Contractual lease rentals to be accrued	4,694.5	2,593.0	81.0%
Total memorandum accounts	**18,921.9**	**11,938.2**	**58.5%**

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UNIFIN Third Quarter 2016 Earnings Conference Call

Date: October 20, 2016

Time: 11:00 a.m. Eastern Time / 10:00 a.m. Mexico City Time

Presenting for UNIFIN:

Mr. Jose Maria Muñiz, Chief Institutional Relations Officer

Mr. Gerardo Mier y Terán, Corporate Chief Financial Officer

Mr. Sergio Camacho, Chief Financial Officer

Mr. David Pernas, Investor Relations Officer

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