



4th Quarter 2021 Results

February 10th, 2021

Thank you for joining us

Please find our press release at:

www.unifin.com.mx

Or please contact us directly at:

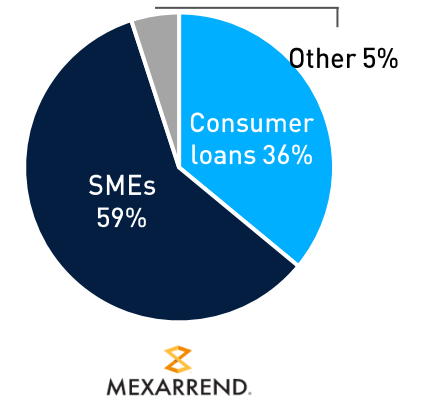
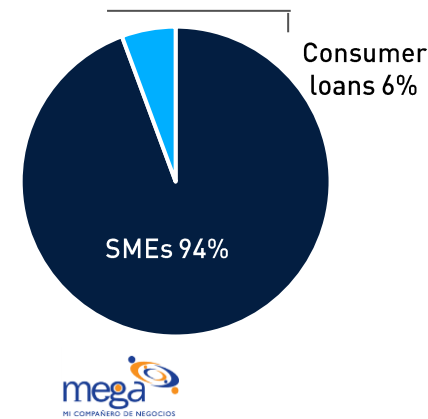
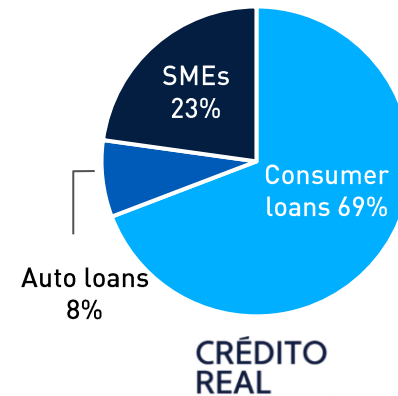
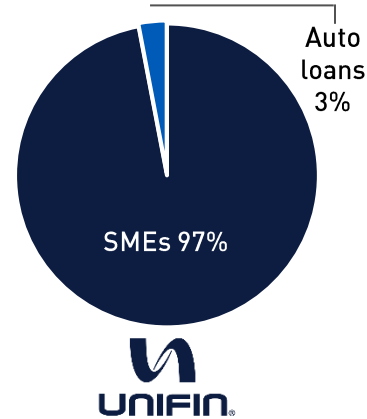
unifin_rj@unifin.com.mx

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.

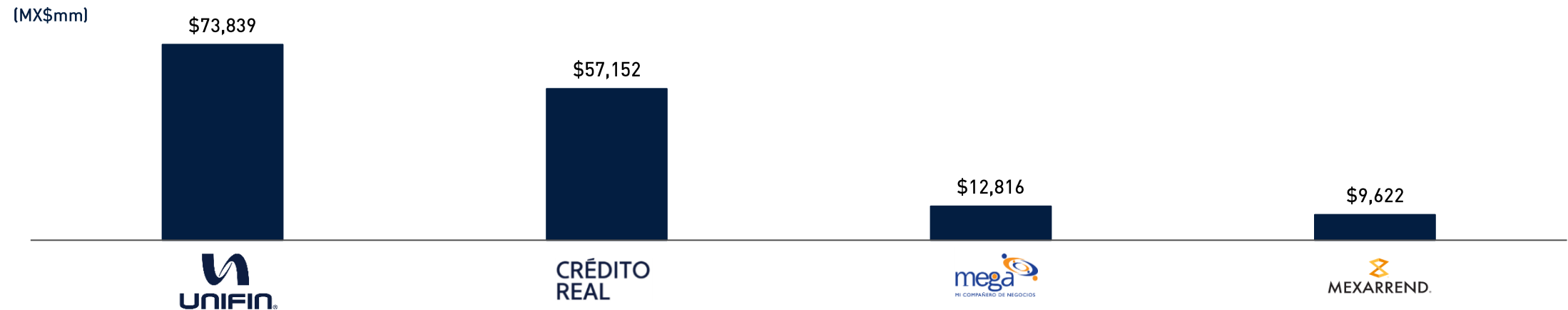
A Clear Differentiation from Closest Peers



UNIFIN's portfolio stands out as the most resilient, as a result of a unique combination of strong origination capabilities and strict lending rules that provide backing to UNIFIN's loans through solid assets⁽³⁾



UNIFIN's Total Portfolios NBFIs⁽¹⁾⁽²⁾ (4Q21)



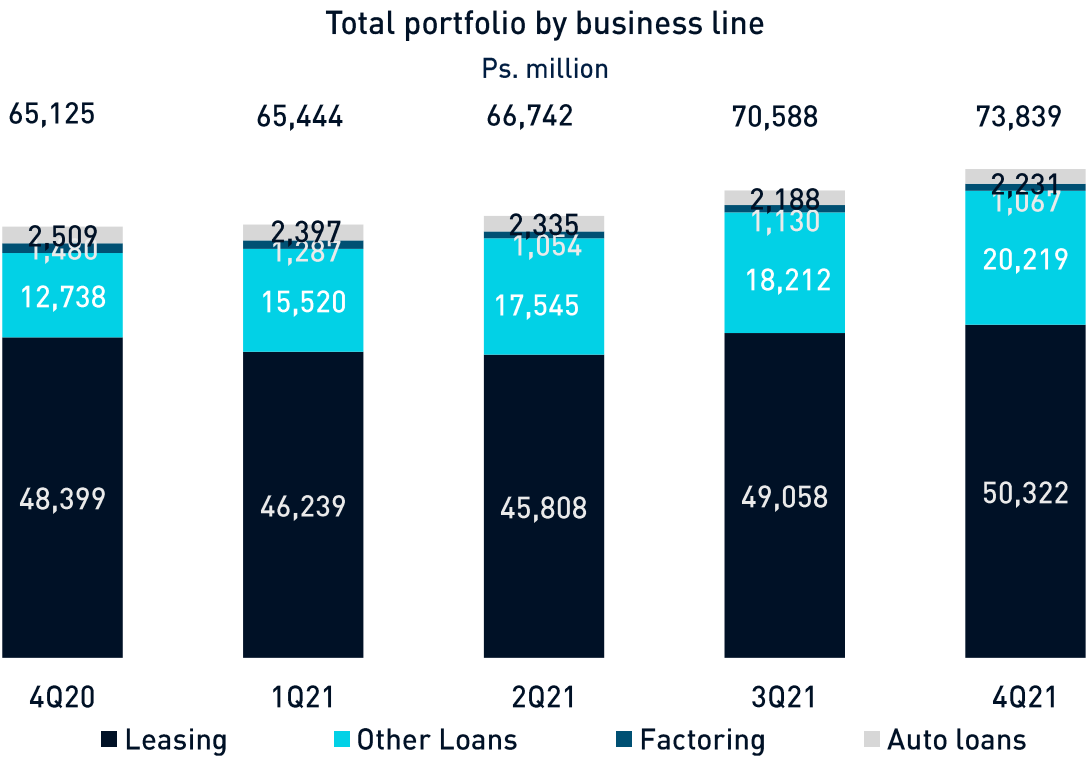
Source: Company Filings.

(1) Non-bank financial institution ("NBFI").

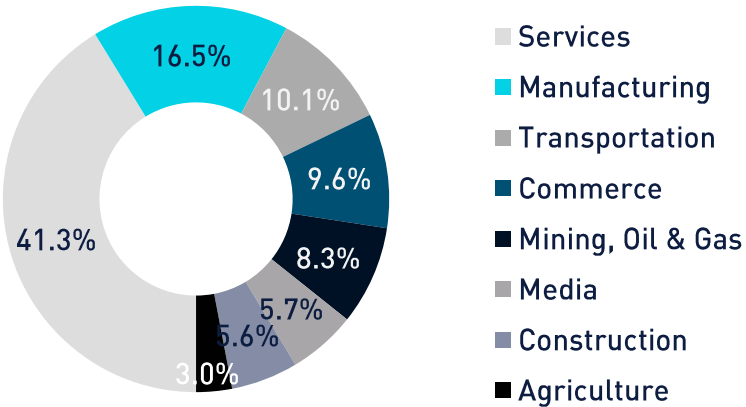
(2) As reported by the companies in their third quarter 2021 results.

(3) SMEs includes commercial lending activities to SMEs, financial institutions and government entities (leasing, factoring, working capital, structured finance, among other). Consumer loans includes personal loans, payroll loans, among other.

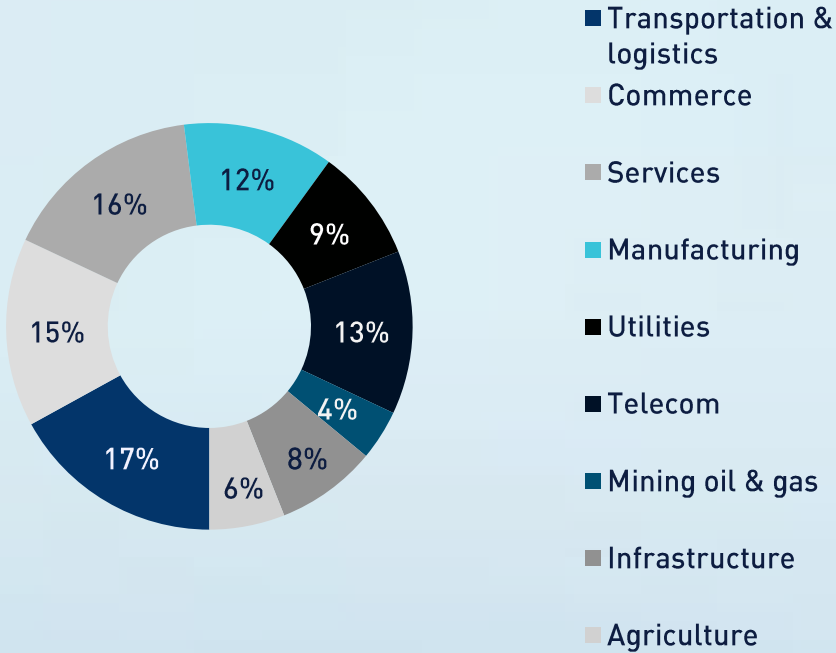
Portfolio



Total portfolio by economic sector



Originations 4Q21 by sector



Total origination



Ps. 5,905 mm

Total clients

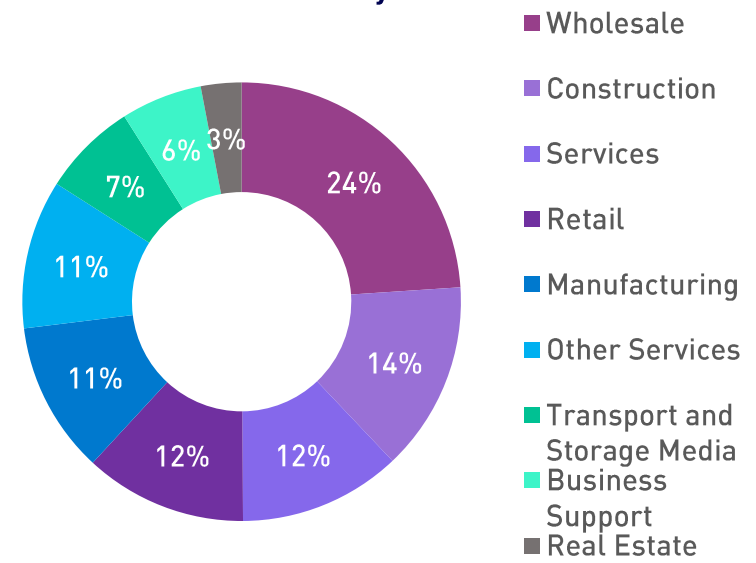
Clients by business line	4Q21	4Q20	%
Leasing	6,029	5,775	4.4
Factoring	942	897	5.0
Auto loans	1,095	1,357	(19.3)
Uniclick	1,211	432	180.3
Other credits	55	35	57.1
TOTAL	9,342	8,496	10.0

	4Q21	3Q21	%
Clients	1,226	872	40.6
Origination	Ps.661	Ps.485	36.3
Portfolio	Ps.1,439	Ps.952	51.2
Avg. ticket	Ps.1.3	Ps.1.1	18.2

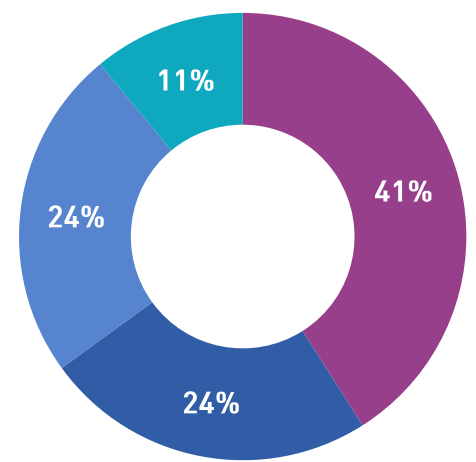
Ps. million

	Average interest rate	Average tenor range
Credit	35.1%	22 months
Leasing	23.0%	42 months

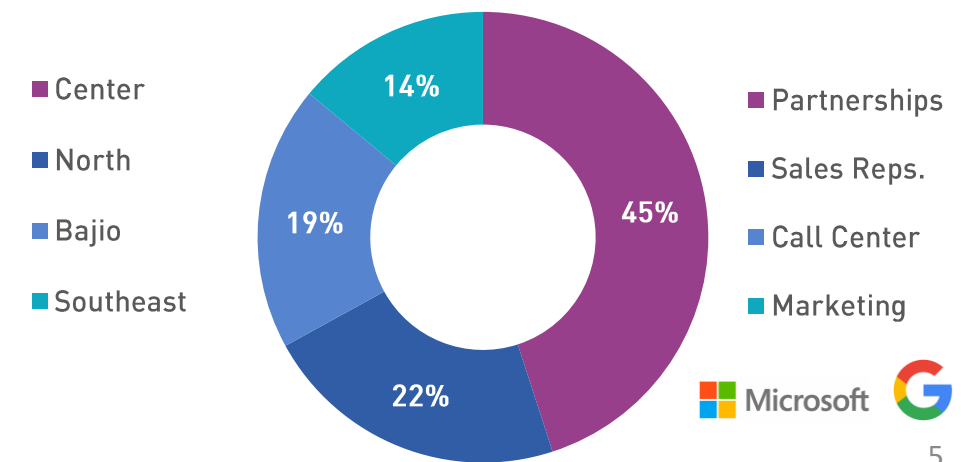
Portfolio by sector



Portfolio by region

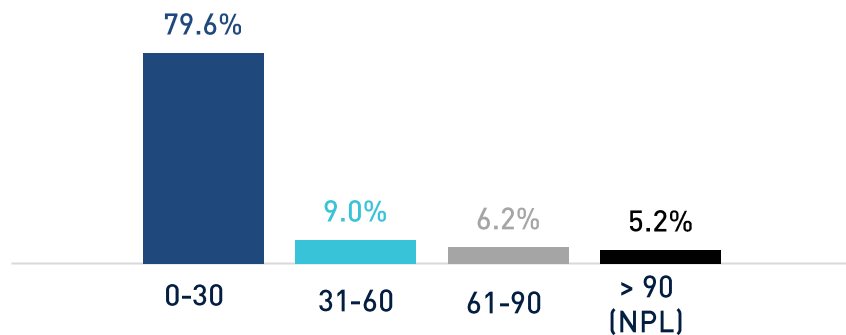


Origination channels

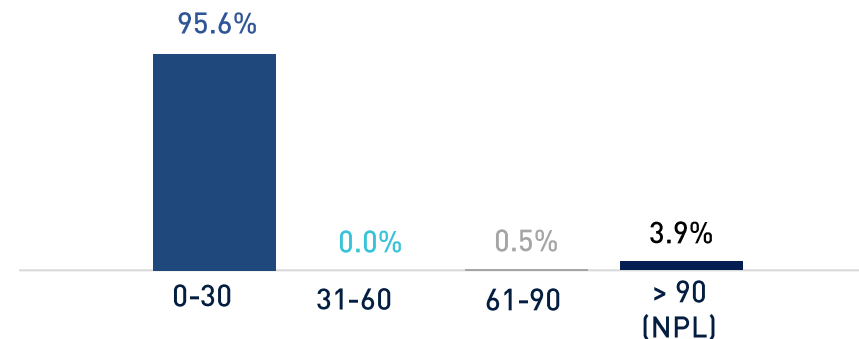


Asset Quality

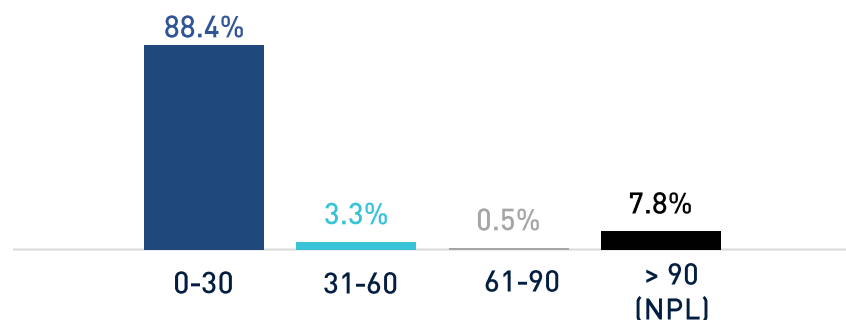
Leasing



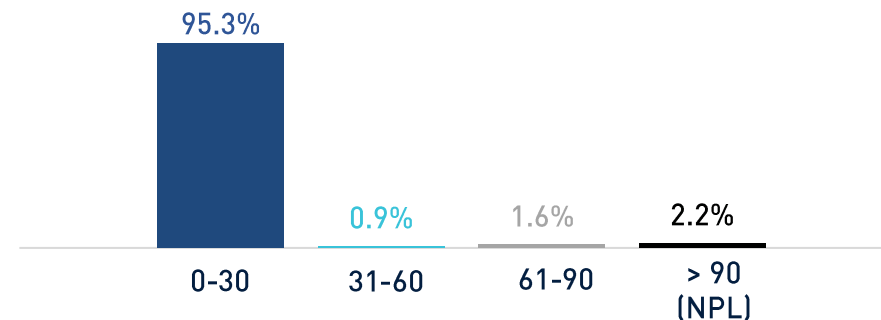
Factoring



Auto loans



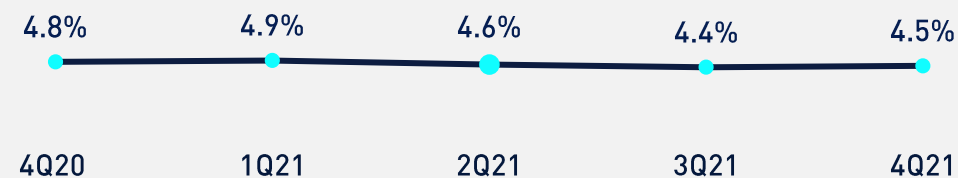
Other Credits



Collections

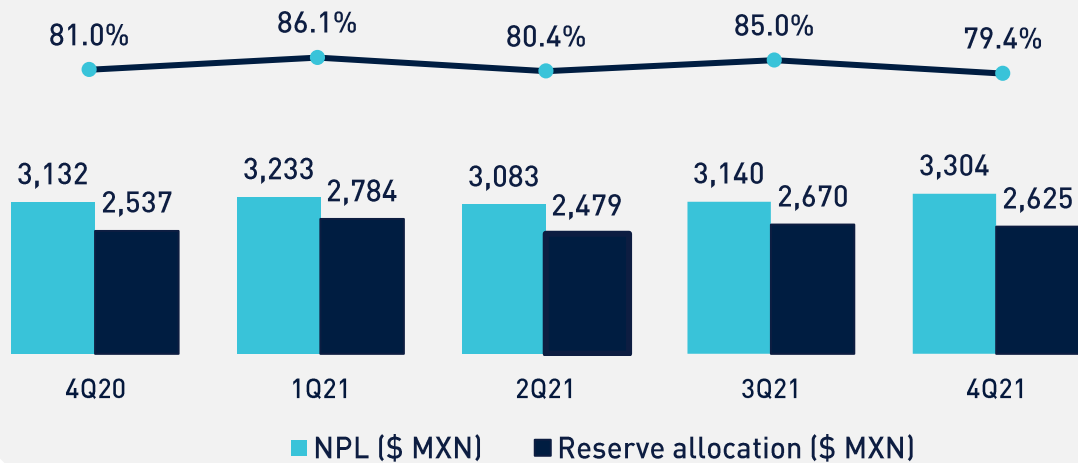


Non-performing loans



Loan Loss Provisions

Coverage ratio



Cost of risk



Coverage ratio by business line



Leasing loan loss reserve sufficiency

% Recovery	NPL +90	Reserve	Est. recovery value	Gain (loss) vs. NPL	Net balance
100.0%			\$2,079	\$(559)	\$1,400
75.0%	\$2,639	\$1,960	\$1,560	\$(1,079)	\$881
50.0%			\$1,040	\$(1,599)	\$361
25.0%			\$520	\$(2,119)	\$(159)

~80% of historic recovery value of outstanding loan amount



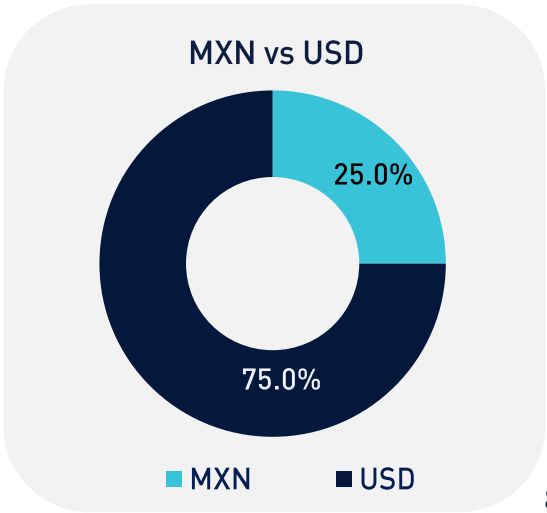
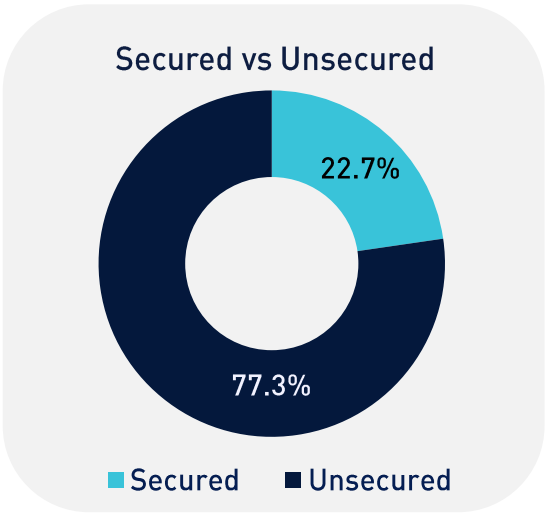
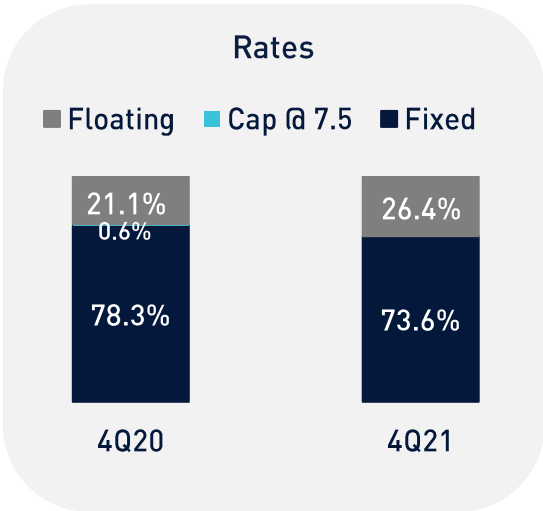
Funding profile

Debt profile



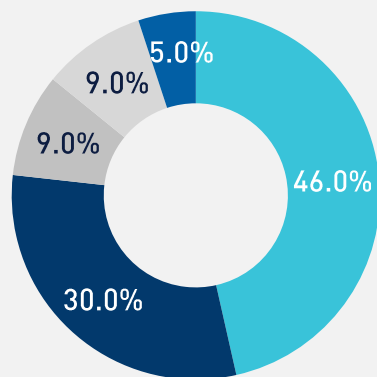
<i>Ps. millions</i>	4Q21	% of Total	Average maturity <i>(months)</i>	Rates
International notes	\$44,142	58.2%	53	11.4%
Revolving lines	\$10,884	14.4%	Revolving	8.1%
Term loans	\$12,293	16.2%	20	9.2%
Securitizations	\$8,500	11.1%	74	9.8%
Total financial liabilities	\$75,819¹	100.00 %	49	10.36%

¹⁾ Excludes accrued interest and deferred charges



Funding profile

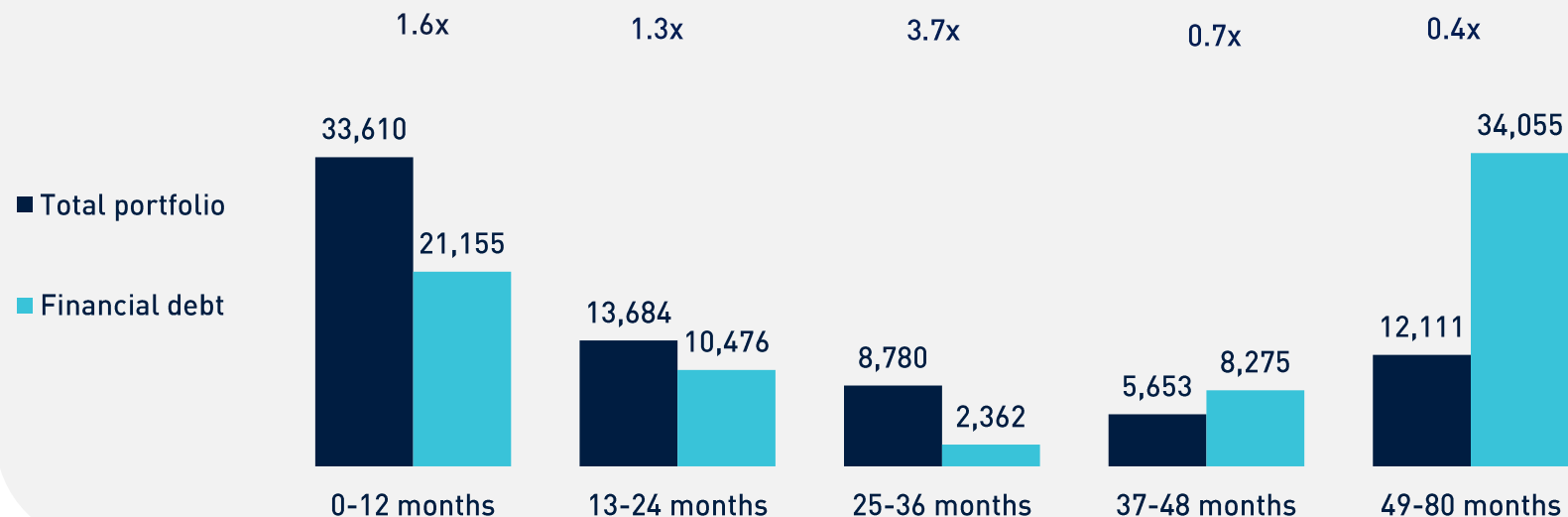
Ps. 7,3 mm in available credit lines



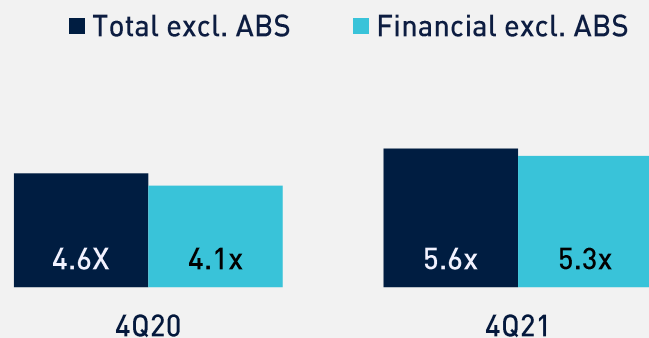
- Scotiabank
- Nomura
- Blue Orchard
- ResponsAbility
- BTG Pactual

USD 106 million raised in 4Q21

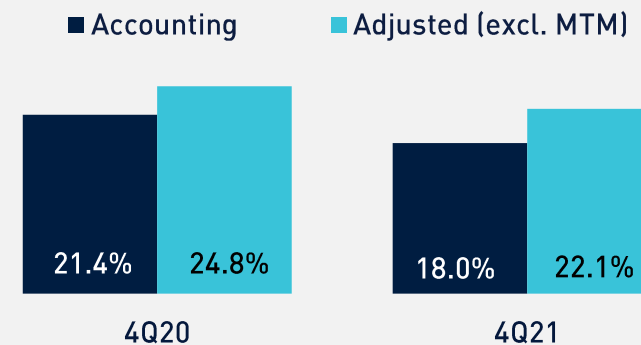
Maturity profile



Leverage



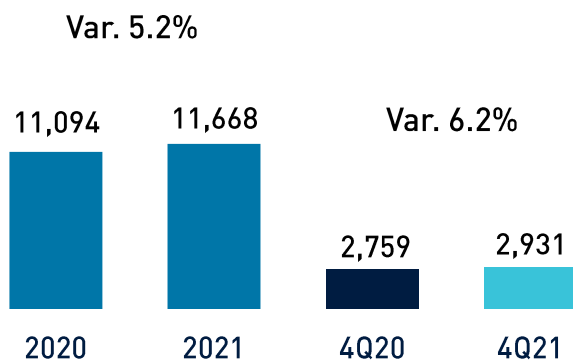
Capitalization



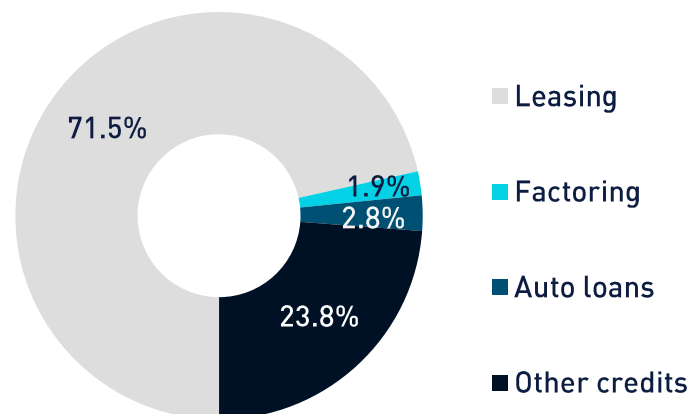
Financial Results

Ps. million

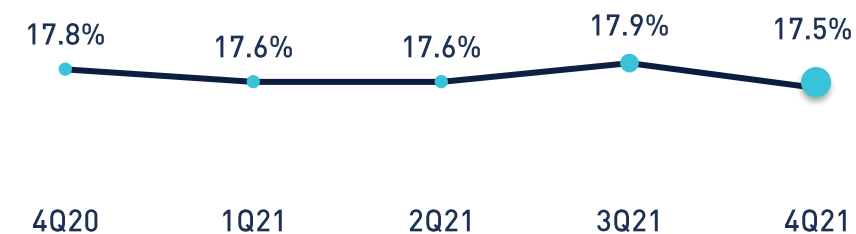
Interest income



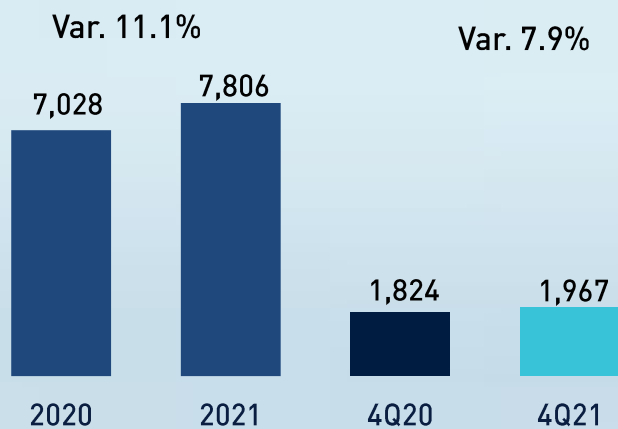
Interest income by business line



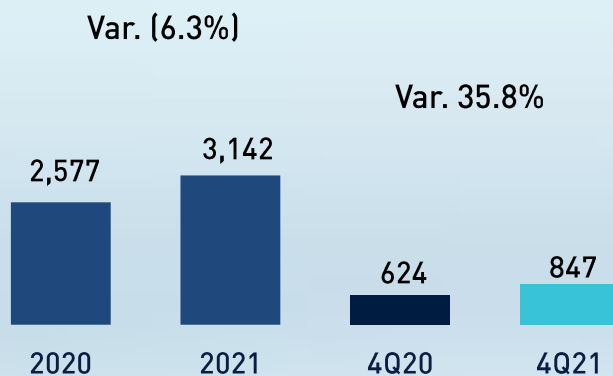
Yield



Interest cost



Adjusted financial margin



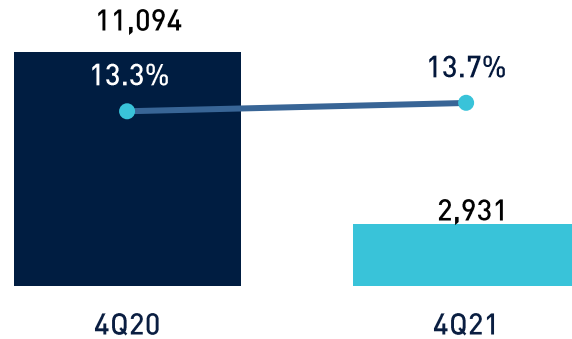
NIM



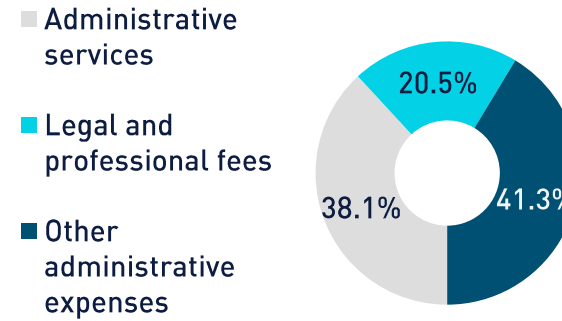
Financial Results

Ps. million

Interest income and OPEX

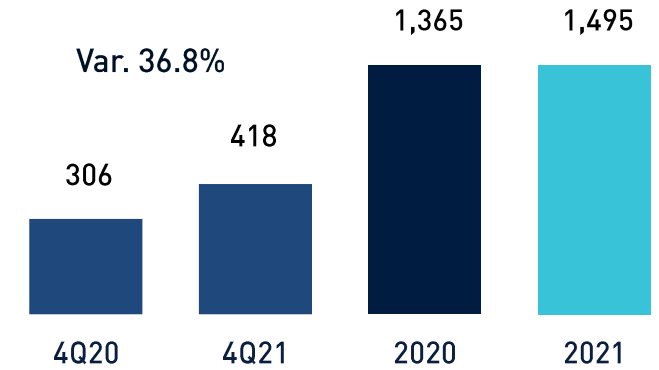


Admin. expenses

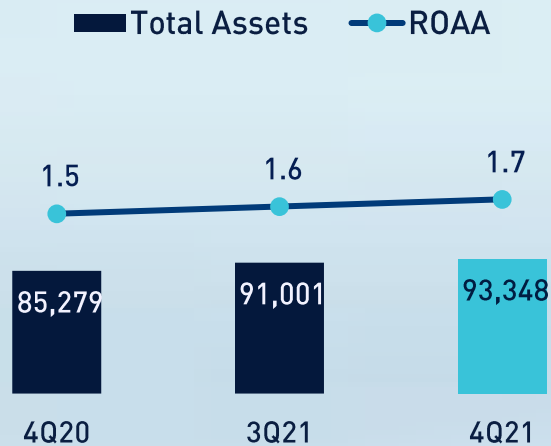


Net income

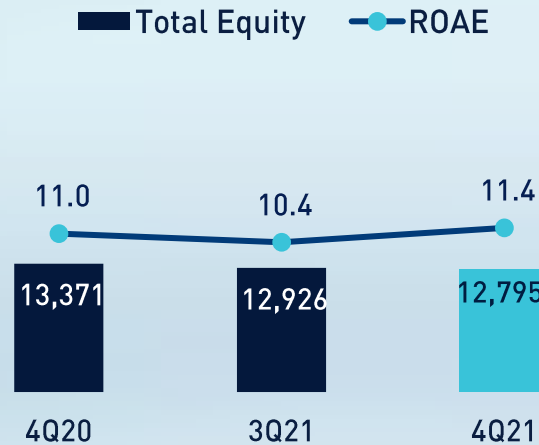
Var. 9.6%



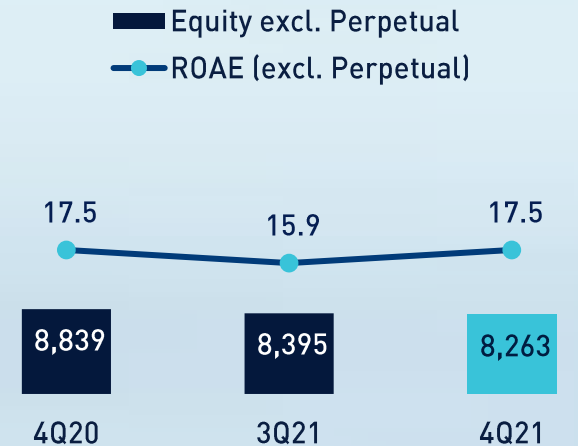
ROAA



ROAE



ROAE (excl. perpetual bond)

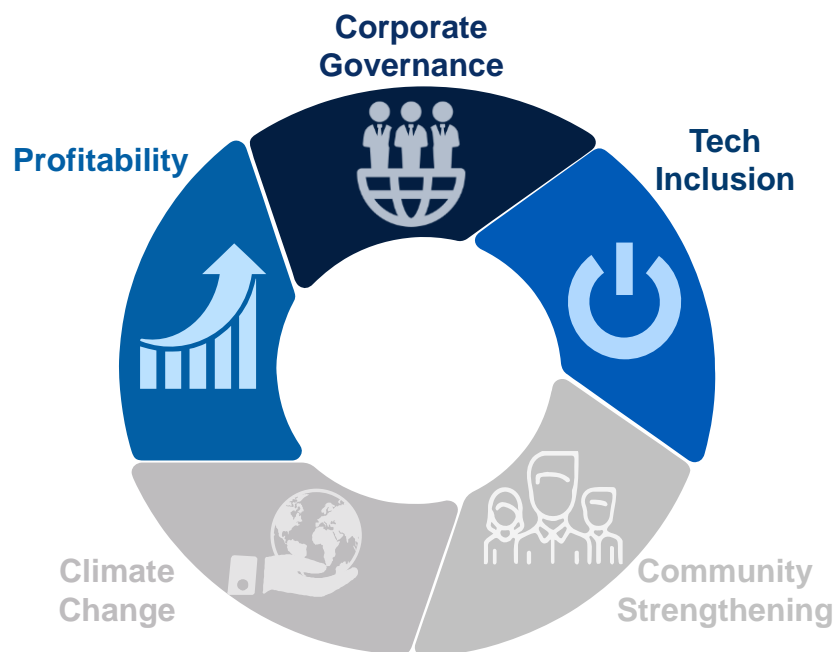


ESG Strategy Overview

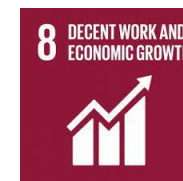
Sustainability for UNIFIN



- UNIFIN is a strategic ally for SMEs in Mexico through **financial inclusion**
- We seek to **protect the environment** and slow down climate change through responsible capital allocation
- We are committed to continue contributing to the **development of our communities**



UNIFIN's Contribution to SDG



UNIFIN's Commitment to Responsible Finance

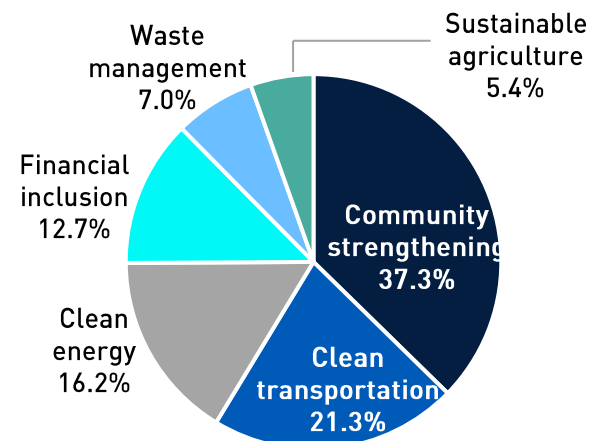


ESG Strategy Overview

UNIFIN's Framework

- UNIFIN's primary sustainability purpose is to support the growth of Mexican SMEs by providing financial solutions for underserved client segments
- During 2020, UNIFIN initiated the process to integrate its sustainability vision into its business strategy
- Since 2021, UNIFIN has been a signatory of the United Nations Global Compact and the Principles for Responsible Banking
- UNIFIN intends to allocate net proceeds to finance/refinance eligible green and social projects and assets
- On November 15, 2021, S&P provided a Second Party Opinion on Sustainable Finance Framework in alignment with Social Bond Principles, ICMA, 2021, Green Bond Principles, ICMA, 2021, Sustainability Bond Guidelines ICMA, 2021

Over US\$400mm already invested in ESG



Eligible ESG Framework Projects

Green Projects



Clean Energy



Energy Efficiency



Green Buildings



Waste Management



Sustainable Agriculture



Clean Transportation

Social Projects

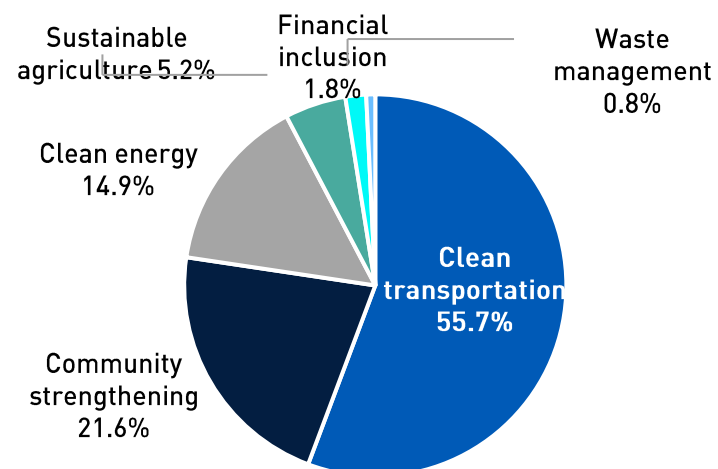


Community Strengthening



Financial Inclusion

Over US\$120mm identified in ESG Aligned Pipeline





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