

An abstract graphic on the left side of the slide, featuring a complex, glowing blue wireframe structure. It resembles a network or a molecular model, with numerous interconnected points and lines, some of which are highlighted with brighter blue light effects.

# UNIFIN Corporate Presentation | 4Q21

## 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 28 years of experience, UNIFIN is the largest independent Non-banking Financial Institution (NBFI) in Mexico

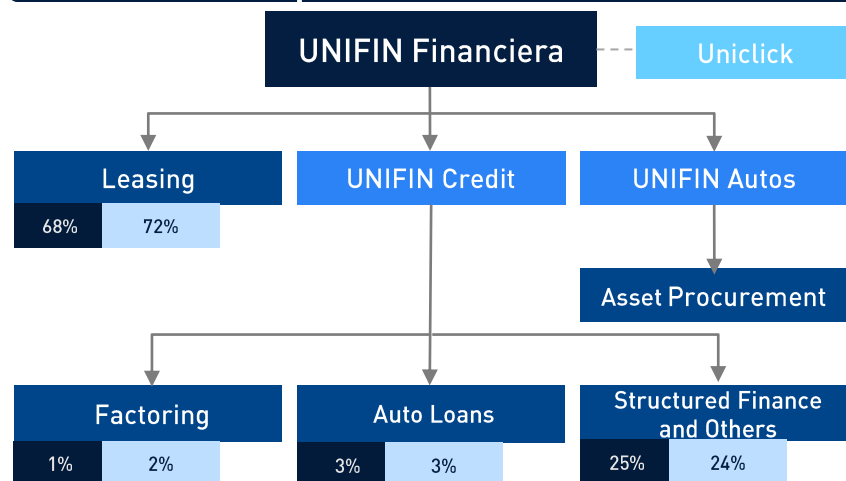
3

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

## Corporate Structure



As % of total portfolio

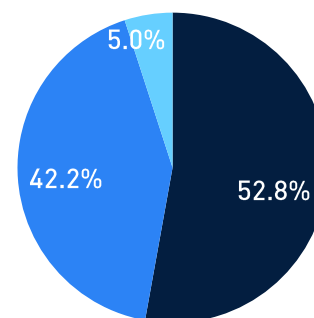
As % of total revenue

Key activities

## Financial Highlights

(MXN\$ million)	4Q21	4Q20	
<b>Income Statement</b>			
Total interest income	2,931	2,759	6.2%
Financial margin	951	907	4.8%
Consolidated net income	847	624	35.8%
<b>Balance Sheet</b>			
Total portfolio	73,839	65,125	13.4%
Total assets	93,348	85,279	9.5%
Financial debt	76,223	65,498	16.4%
Total stockholders' equity	12,795	13,371	-4.3%
<b>Selected Key Metrics</b>			
NPLs / total portfolio	4.5%	4.8%	-0.3%
ROAA	1.7%	1.5%	0.1%
ROAE	11.4%	11.0%	0.4%
Capitalization	18.0%	21.4%	-3.4%
Financial leverage	5.3 x	4.1 x	1.2 x

## Shareholder Structure



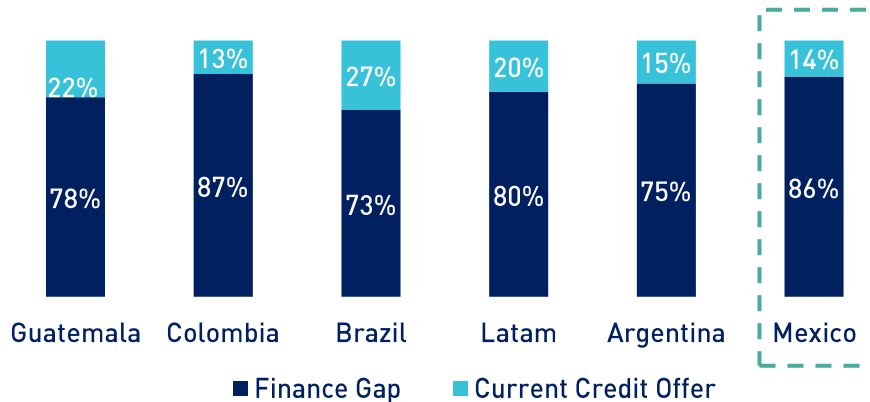
■ Control Trust  
■ Public Float  
■ Employee Stock Incentive Trust

As of December 31, 2021

# Target Market: SMEs in Mexico

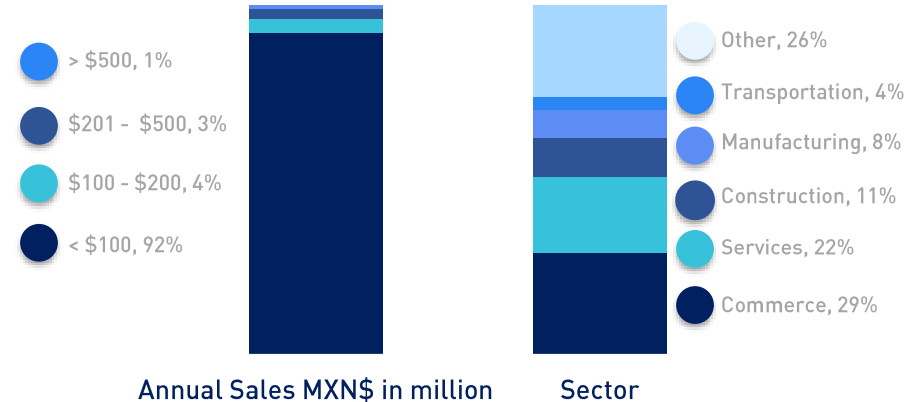
The credit market for SMEs in Mexico is attractive and underserved

## Mexico: Largest Financing Gap for SMEs in Latam



Source: SME Finance Forum (2019)

## 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

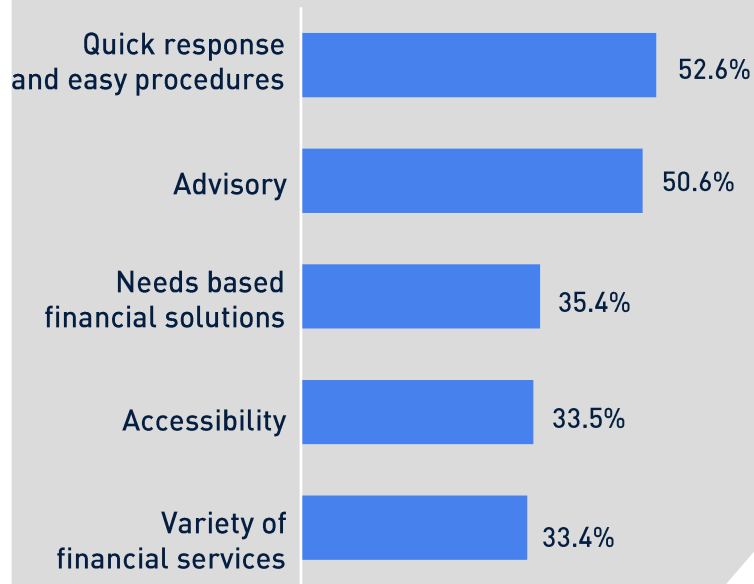
There is often no collateral available to compensate for credit risk

### 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





- Quick response & easy procedures**
  - Easy process and quick response in approved credit lines:
    - ▶ Credit lines <MXN\$1 million in less than 24 hours
    - ▶ Credit lines <MXN\$10 million in less than 72 hours
    - ▶ Credit lines >MXN\$10 million in less than 2 weeks
- Advisory**
  - ▶ Certified advisors from *Tecnológico de Monterrey*
  - ▶ Daily support for commercial advisors
- Financial solutions**
  - ▶ Diversified product offering
  - ▶ Focused team working on ongoing product development on demand



## UNIFIN's target market: 239,000 SMEs

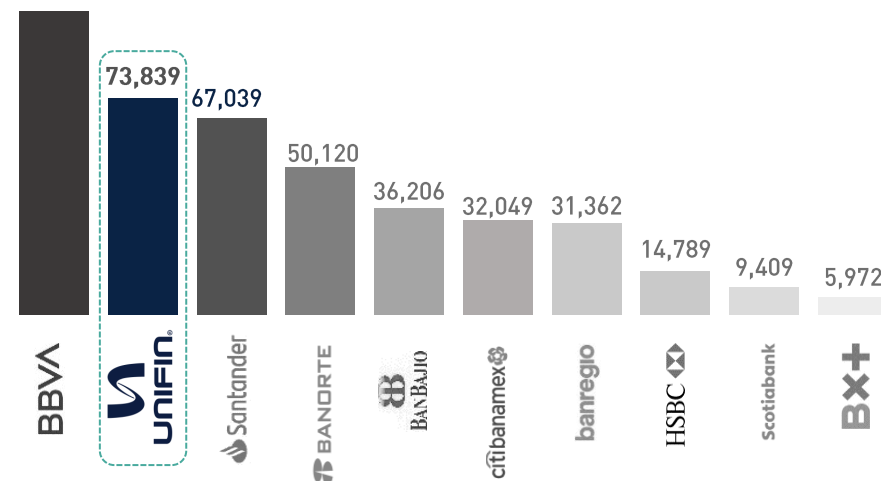
- |   |  |
|---|--|
| 1) Revenues of MXN\$10 to \$1,000 million | { 92% <MXN\$100 mm<br>7% MXN\$101 to 500 mm<br>1% >MXN\$500 mm |
| 2) 10 – 500 employees                     |  |
| 3) Solid credit history                   |  |

## 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  
103,518



Source: CNBV, Aug 2021

## 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

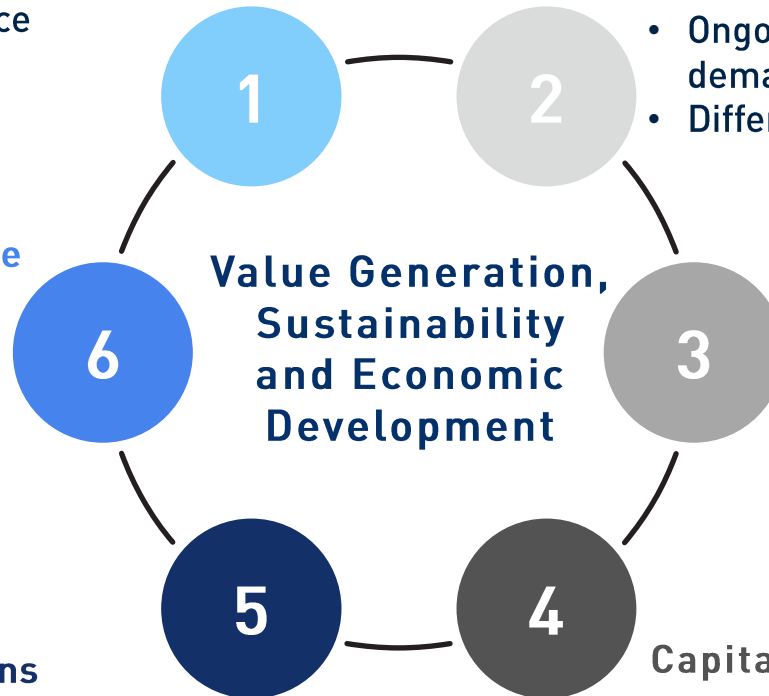
- Innovation focused on improving customer experience
- Expert advice
- Quick response

## 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



## 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

## 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

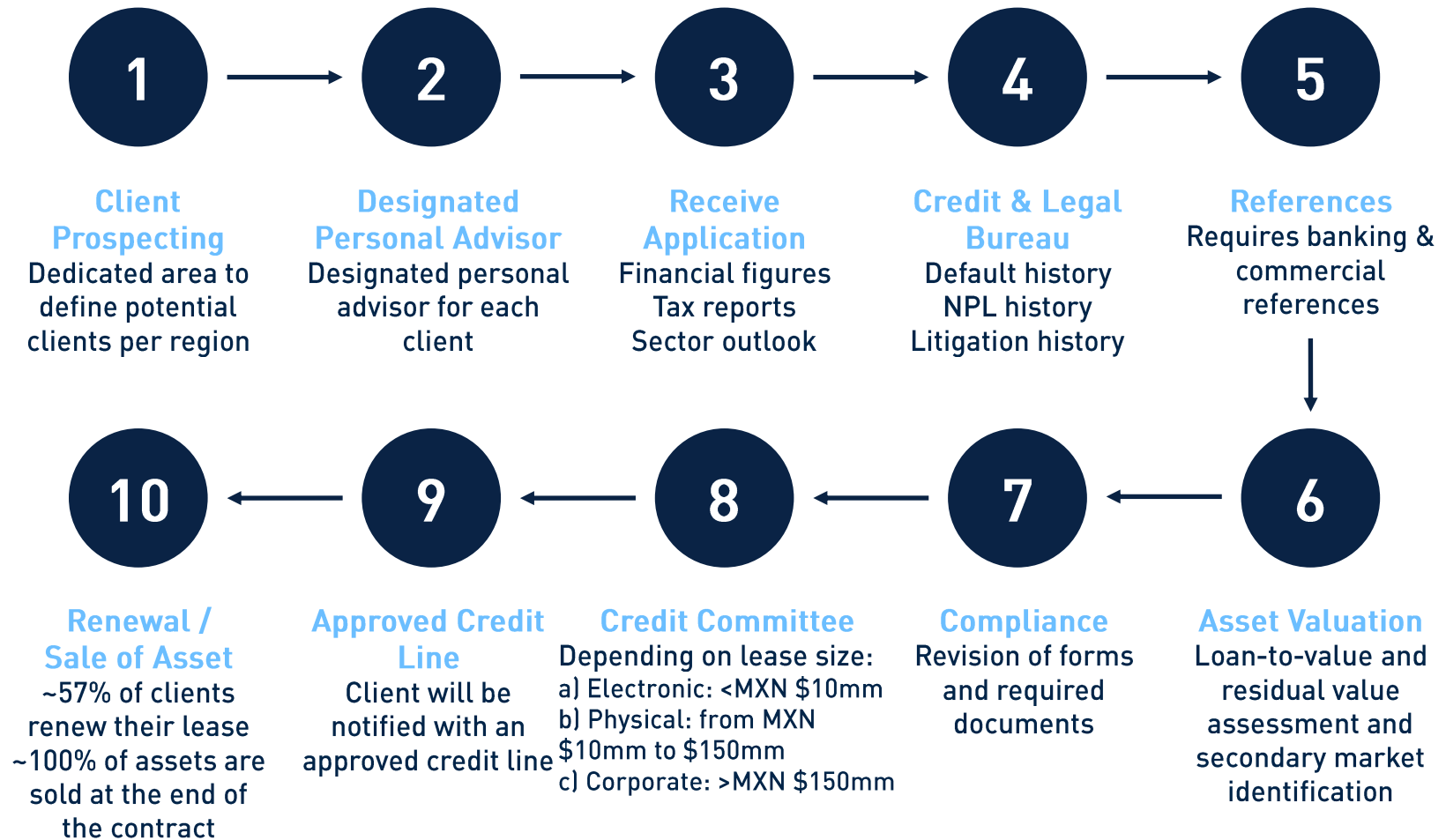


Online authorization within 5 minutes and dispersion of resources within 24 hours



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

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

# Business Lines - Targeted Products

Products that provide valuable and complementary financing options for Mexican SMEs:





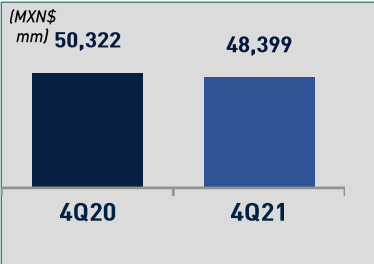
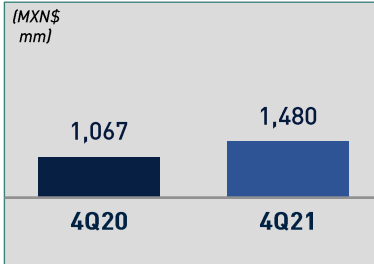
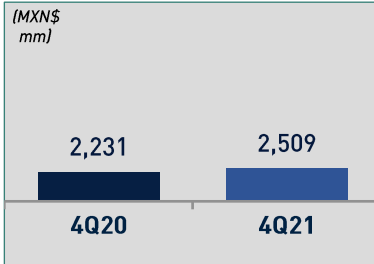
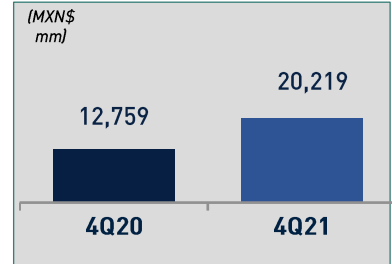
	Leasing	Factoring	Auto Loans	Structured Finance & Working Capital
Financing Uses	<ul style="list-style-type: none"> <li>■ Machinery, equipment &amp; vehicles</li> </ul>	<ul style="list-style-type: none"> <li>■ Working capital</li> </ul>	<ul style="list-style-type: none"> <li>■ Any type of vehicle</li> </ul>	<ul style="list-style-type: none"> <li>■ Assets</li> <li>■ Non-Assets</li> </ul>
Target Clients	<ul style="list-style-type: none"> <li>■ SMEs</li> <li>■ Individuals with business activities</li> </ul>	<ul style="list-style-type: none"> <li>■ SMEs</li> </ul>	<ul style="list-style-type: none"> <li>■ SMEs</li> <li>■ Individuals</li> </ul>	<ul style="list-style-type: none"> <li>■ SMEs</li> <li>■ Individuals</li> </ul>
Loan Range	<ul style="list-style-type: none"> <li>■ MXN\$100k – \$150mm</li> </ul>	<ul style="list-style-type: none"> <li>■ MXN\$500k – \$150mm</li> </ul>	<ul style="list-style-type: none"> <li>■ Up to 80% of the vehicle's price</li> </ul>	<ul style="list-style-type: none"> <li>■ Minimum: MXN\$10 mm</li> </ul>
Tenor Range	<ul style="list-style-type: none"> <li>■ 12–48 months</li> </ul>	<ul style="list-style-type: none"> <li>■ 8–180 days</li> </ul>	<ul style="list-style-type: none"> <li>■ 12–60 months</li> </ul>	<ul style="list-style-type: none"> <li>■ 12 –60 months</li> </ul>
Interest Rate & Fee	<ul style="list-style-type: none"> <li>■ Rate: 22% - 23% fixed<sup>1</sup></li> <li>■ Fee: 1.0% - 3.0% of the loan per operation</li> </ul>	<ul style="list-style-type: none"> <li>■ Rate: TIIE + 14.5% – 19.5%</li> <li>■ Fee: 0.5% - 1% of the total amount per month term</li> </ul>	<ul style="list-style-type: none"> <li>■ Rate: 17.5% - 20.5% fixed<sup>2</sup></li> <li>■ Fee: new 3% - 3.5%, preowned 3% - 4%</li> </ul>	<ul style="list-style-type: none"> <li>■ Depending on the type of structure and risk</li> </ul>

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 4Q21, UNIFIN had a highly diversified portfolio of 9,000 clients, with an average ticket per client of ~MXN\$7.7mm<sup>1</sup>

	Leasing 	Factoring 	Auto Credit 	Structured Finance & Working Capital 
% of Total Portfolio <sup>2</sup>	■ 68%	■ 1%	■ 3%	■ 25%
Number of Active Clients	■ 6,029	■ 942	■ 1,095	■ 1,266
Average ticket	■ MXN\$8.3 mm	■ MXN\$1.1 mm	■ MXN\$2.0 mm	■ MXN\$27.6 m
Weighted Average Maturity	■ 48 months	■ 90 days	■ 37 months	■ 18 months
Total Loan Portfolio Growth (4Q20-4Q21)	■ 4.0%	■ [27.9%]	■ [11.1%]	■ 50.8%
Total Loan Portfolio Evolution	 <p>(MXN\$ mm) 50,322 48,399</p> <p>4Q20 4Q21</p>	 <p>(MXN\$ mm) 1,067 1,480</p> <p>4Q20 4Q21</p>	 <p>(MXN\$ mm) 2,231 2,509</p> <p>4Q20 4Q21</p>	 <p>(MXN\$ mm) 12,759 20,219</p> <p>4Q20 4Q21</p>

## 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)

In light of the fundamental importance of data availability we have deployed an AI platform to support our operations and growth:



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 80.7% of Mexico's GDP and 69.7% 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 2021?

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
- + 1,109 Appointments in 3Q21



### Digital Transformation & Channels

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

### Data Analytics and Artificial Intelligence

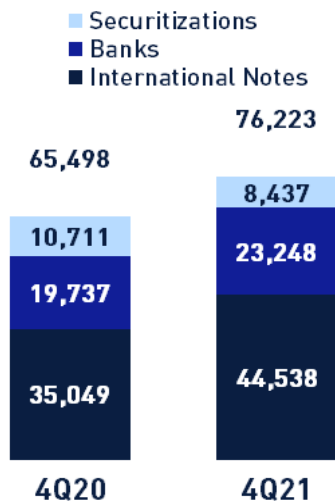
- SME Database
- Data Driven
- Decision Making
- High Quality Business Data



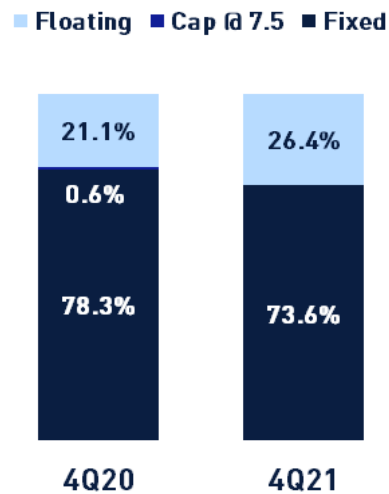


# Diversified and Efficient Funding Sources

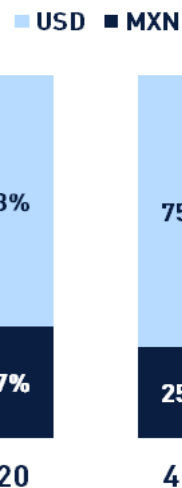
## Financial liabilities



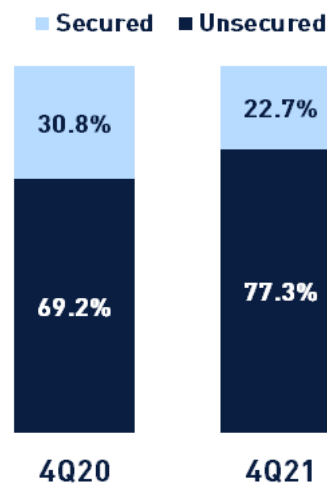
## Rates



## Currency

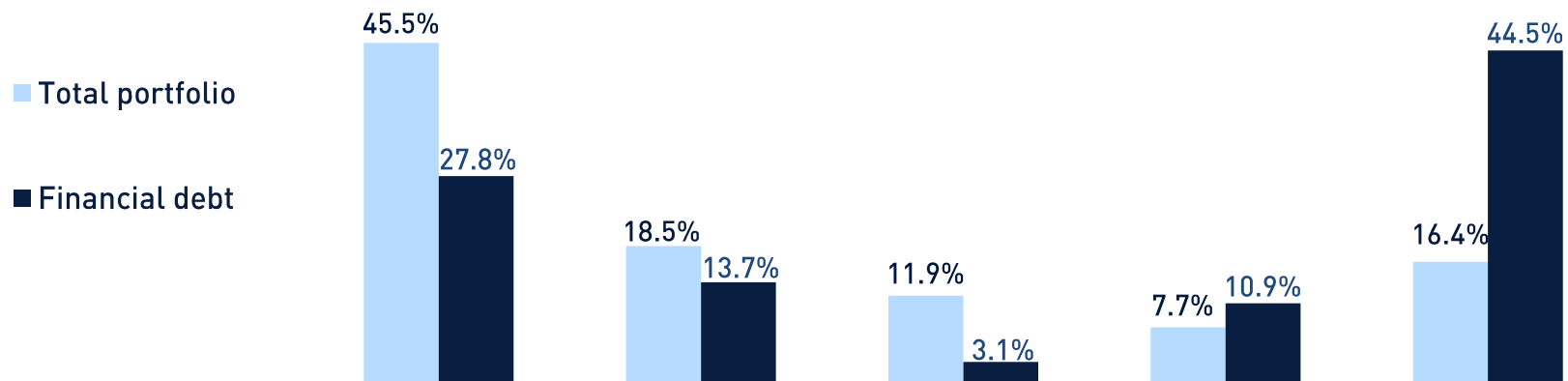


## Secured vs. Unsecured



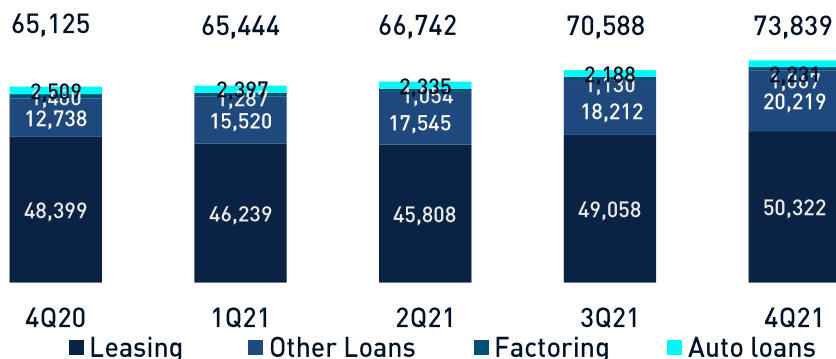
## Maturity Profile

1.6x      1.3x      3.7x      0.7x      0.4x

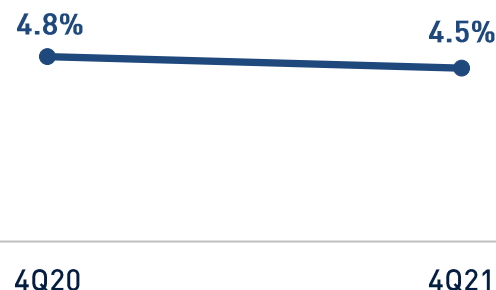


# Quality Portfolio and Stable NPLs

## Total Portfolio

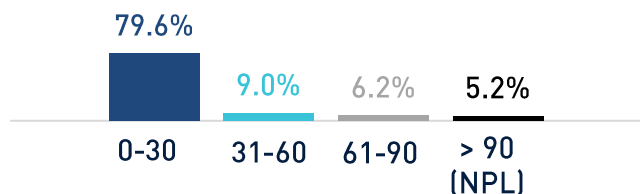


## Non-Performing Loans

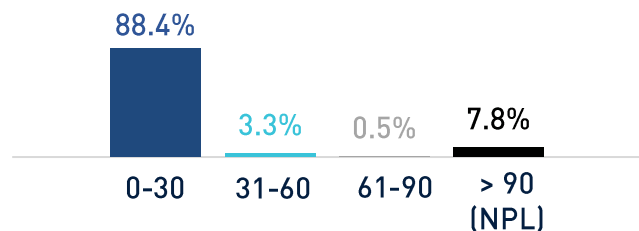


## Aging Balances

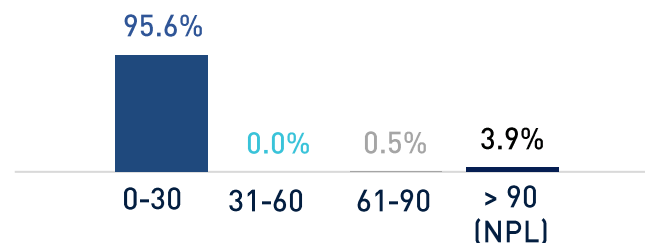
### Leasing



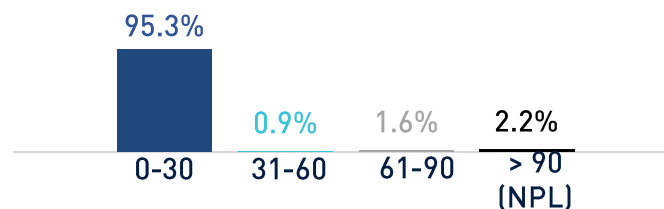
### Auto loans



### Factoring



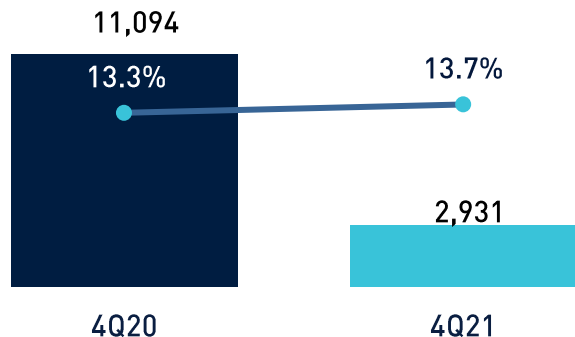
### Other Credits



# Strong Balance Sheet, Conservative Leverage

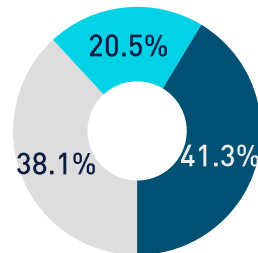
*Ps. million*

## Interest income and OPEX

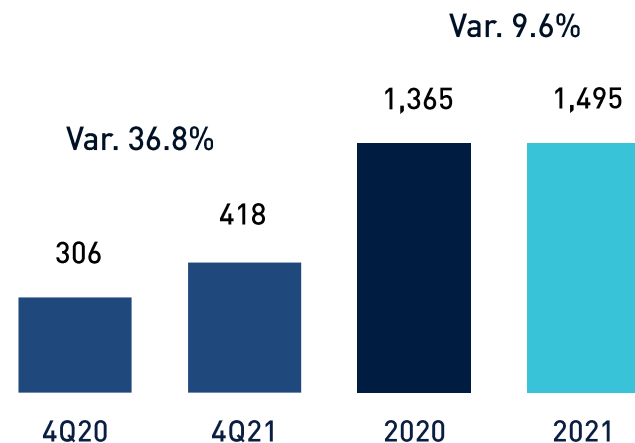


## Admin. expenses

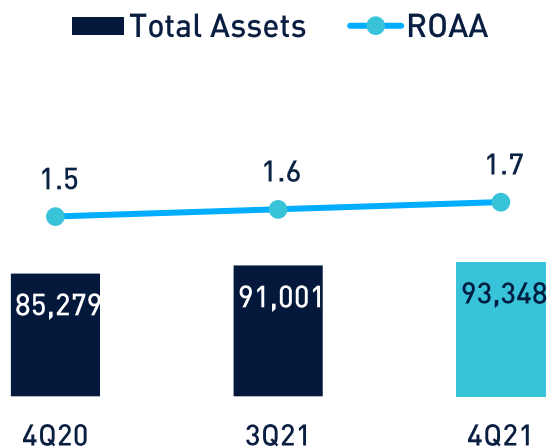
- Administrative services
- Legal and professional fees
- Other administrative expenses



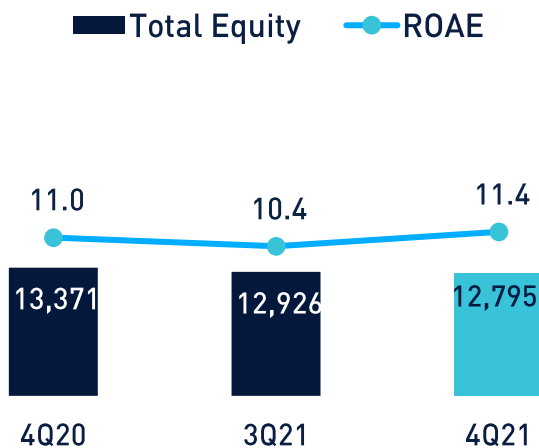
## Net income



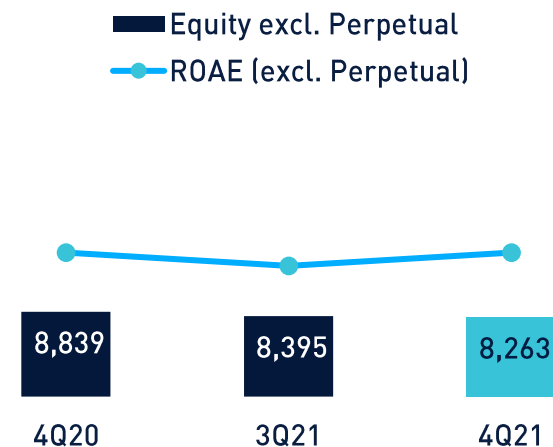
## ROAA



## ROAE



## ROAE (excl. perpetual bond)



## 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 Loans	Structured Finance	Total Loan Portfolio
NPL	2,639	41	175	205	145
Loan Loss	(1,960)	(41)	(175)	(205)	(145)
Loan Loss as % of NPL	74%	100%	100%	100%	100%

Information as of December 2021

## Estimated Break-Even Value of the Leased Asset

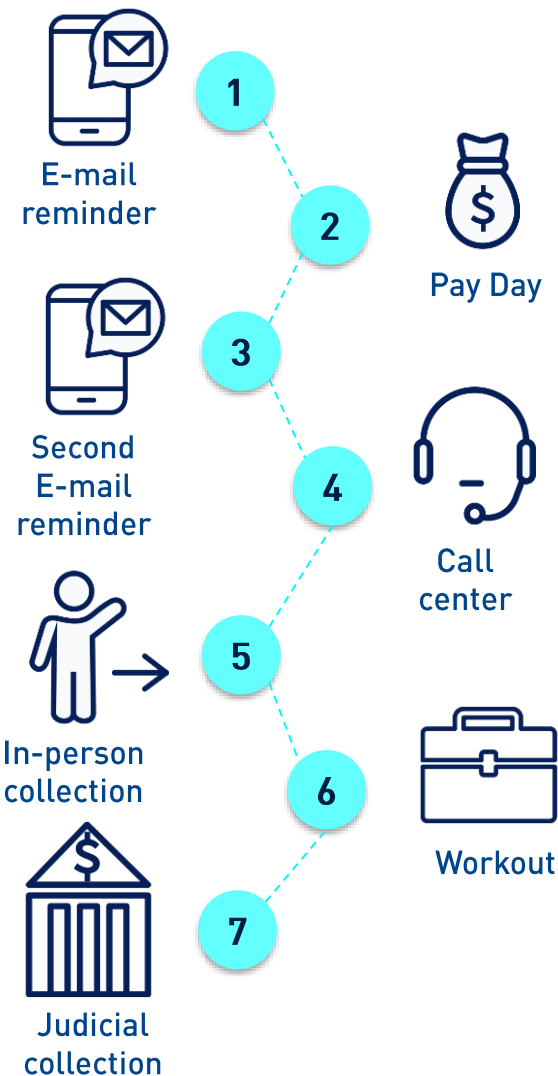
Historically, the Company has sold repossessed assets at approximately 80% of commercial value

% Recovery scenario	NPL +90	Reserve	Est. recovery Value	Net gain (Loss) <sub>1</sub>	Net balance
100.00%			2,079	(559)	1,400
75.00%	2,639	1,960	1,560	(1,079)	881
50.00%			1,040	(1,599)	361
25.00%			520	(2,119)	(159)

Information as of December 2021

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

## Collection Process



## Board of Directors

Rodrigo Lebois Mateos  
Chairman of the Board

### Related Members

Rodrigo Ballí Thiele

Almudena  
Lebois Ocejo

Rodrigo  
Lebois Ocejo

Juan Ignacio  
Casanueva  
Pérez

Luis Barroso  
González

Felipe Chico  
Hernández

Gabriel Sama  
D'Jamus

José Luis  
Llamas  
Figueroa

José Luis  
Fernández  
Fernández

### Independent Members

## Selected Management Team

Name	Position	Years of Experience	
		Total	At UNIFIN
Sergio Camacho Carmona	Chief Executive Officer	24	5
Sergio Cancino Rodríguez	Chief Financial Officer	33	4
José Ramón Díaz Arnau	Chief Leasing Officer	17	2
Juan José del Cueto Martínez	Chief Operating Officer	39	14
Paola Osuna San Martín	Legal Counsel	12	3
Federico Castillo Sánchez Mejorada	Chief Credit Officer	46	2
Rafael Caballero Hernández	Head of HR	42	6
Fernando Boza González	Chief Digital Officer	27	1

## Executive Board Committees

Corporate Credit  
Committee

Credit Committee

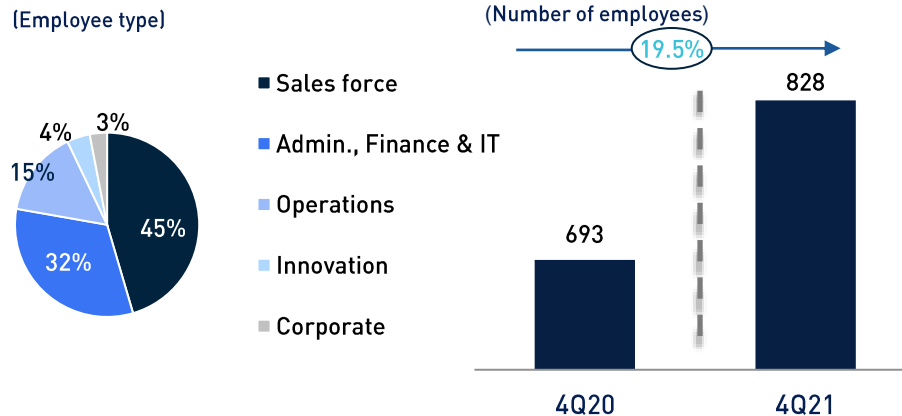
Finance and Planning  
Committee

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 2021:

+240 Courses

4 Scholarships

2 MBAs

+31,700 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
Depressed economy	<ul style="list-style-type: none"> <li>• Focusing on identifying regions and sectors that have positive dynamics: <ul style="list-style-type: none"> <li>• Food industry, transportation services, health sector, digital economy and other areas migrating from labor to new technologies</li> </ul> </li> <li>• The OECD raised its growth forecast for Mexico in 2021 as it expects an increase in exports due to the approval of the latest fiscal package</li> <li>• 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 due to exports</li> </ul>
Low levels of investment due to uncertainty	<ul style="list-style-type: none"> <li>• Remain close to our clients, offering financial advisory for their future investment plans</li> <li>• The government will continue to carry on with its priority infrastructure projects, which we closely monitor, in order to capture opportunities for our clients</li> </ul>
Government policies that affect the economic environment	<ul style="list-style-type: none"> <li>• The launching of the USMCA can benefit SMEs as the global supply chains start reallocating operations</li> <li>• Working closely with the sectors and companies that are being prioritized by the government</li> </ul>
Inflation could rise /under watch	<ul style="list-style-type: none"> <li>• Keep an eye on the changes in the reference interest rate and policies from Banco de Mexico</li> <li>• Renegotiate the general conditions of our current debt (hedging)</li> </ul>
Current exchange risk	<ul style="list-style-type: none"> <li>• 100% FX coverage – 75.0% hedged in USD and 25.0% in MXN</li> </ul>

# Appendix

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## Income Statement

Figures in Ps. million	4Q21	4Q20	Var. %	2021	2020	Var. %
Interest income	2,931	2,759	6.2%	11,668	11,094	5.2%
Depreciation from leased assets	14	28	-51.1%	105	56	90.0%
Interest costs	1,967	1,824	7.9%	7,806	7,028	11.1%
Financial margin	951	907	4.8%	3,756	4,010	-6.3%
Loan loss provision portfolio	104	283	-63.4%	613	1,433	-57.2%
Adjusted financial margin	847	624	35.8%	3,142	2,577	22.0%
Admin. Expenses	401	366	9.6%	1,527	1,480	3.2%
Operating income	348	194	79.5%	1,259	848	48.5%
Operating margin (% of sales)	11.9%	7.0%		10.8%	7.6%	41.2%
Financing result	103	240	-57.1%	491	902	-45.5%
Net income	418	306	36.9%	1,495	1,364	9.6%
Net margin (% of sales)	14%	11%		13%	12%	4.2%

## Balance Sheet

Figures in Ps. Million	4Q21	4Q20	Var. %
<b>Assets</b>			
Cash and cash equivalents	4,378	3,670	19.3%
Total loan portfolio, net	71,215	62,588	13.8%
Derivative financial instruments	5,339	5,521	(3.3%)
Other current & non-current assets	2,995	3,199	(6.4%)
Property, furniture and equipment - net	5,932	6,578	(9.8%)
Investment properties & Intangible assets	1,159	905	28.0%
Deferred taxes	2,330	2,998	(22.3%)
<b>Total assets</b>	<b>93,348</b>	<b>85,460</b>	<b>9.2%</b>
<b>Liabilities</b>			
Bank loans	23,248	19,737	17.8%
Debt securities	8,437	10,711	(21.2%)
Senior notes	44,538	35,049	27.1%
Derivative financial instruments	2,853	4,695	(39.2%)
Other accounts payable	1,478	1,959	(24.6%)
<b>Total liabilities</b>	<b>80,553</b>	<b>72,151</b>	<b>11.6%</b>
<b>Total stockholders' equity</b>	<b>12,795</b>	<b>13,308</b>	<b>(3.9%)</b>
<b>Total liabilities &amp; stockholders' equity</b>	<b>93,348</b>	<b>85,460</b>	<b>9.2%</b>

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 <sup>1</sup>	• 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 <sup>2</sup>	• Decrease of Total Equity
Total Leverage <sup>2</sup>	• Decrease of Total Equity
Total Portfolio <sup>3</sup>	• 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**  
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