



1st Quarter 2022 Results

April 29th, 2022

Thank you for joining us

Please find our press release at:

www.unifin.com.mx

Or please contact us directly at:

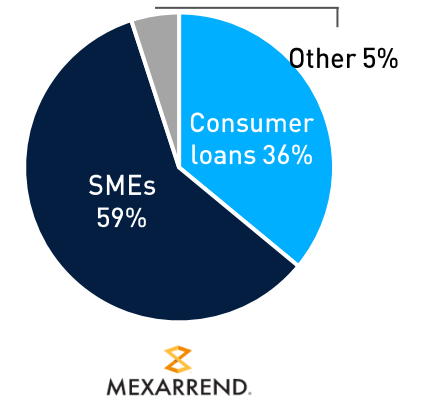
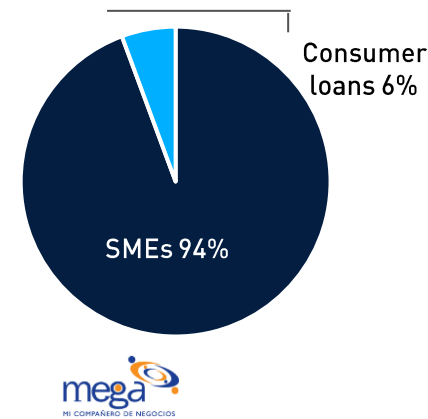
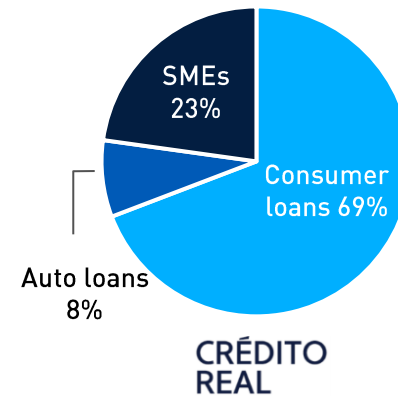
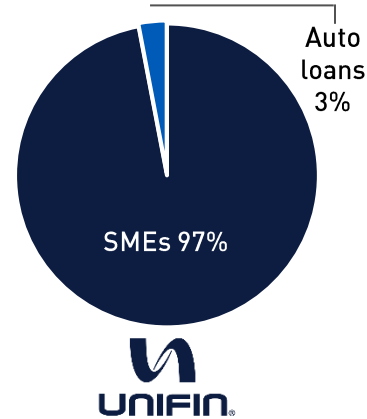
unifin_rj@unifin.com.mx

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.

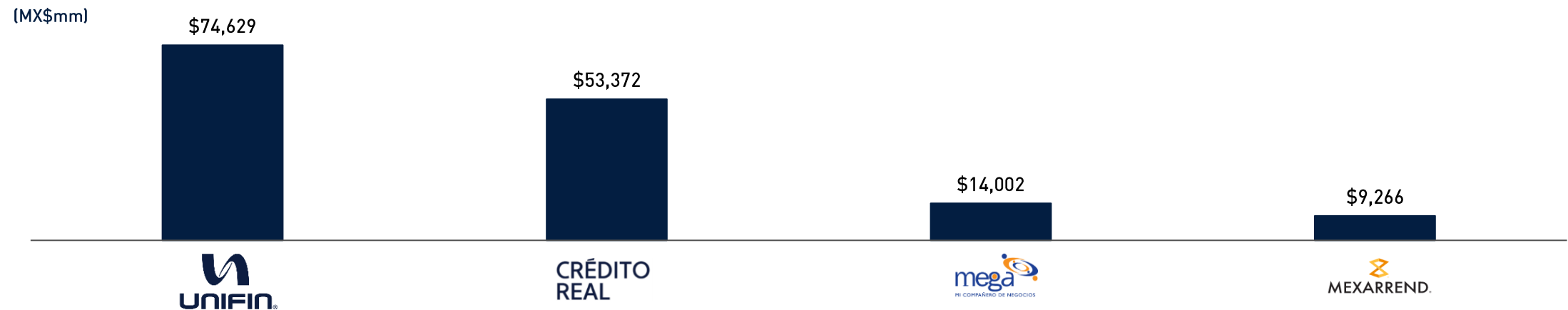
A Clear Differentiation from Closest Peers



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⁾ (1Q22)



Source: Company Filings.

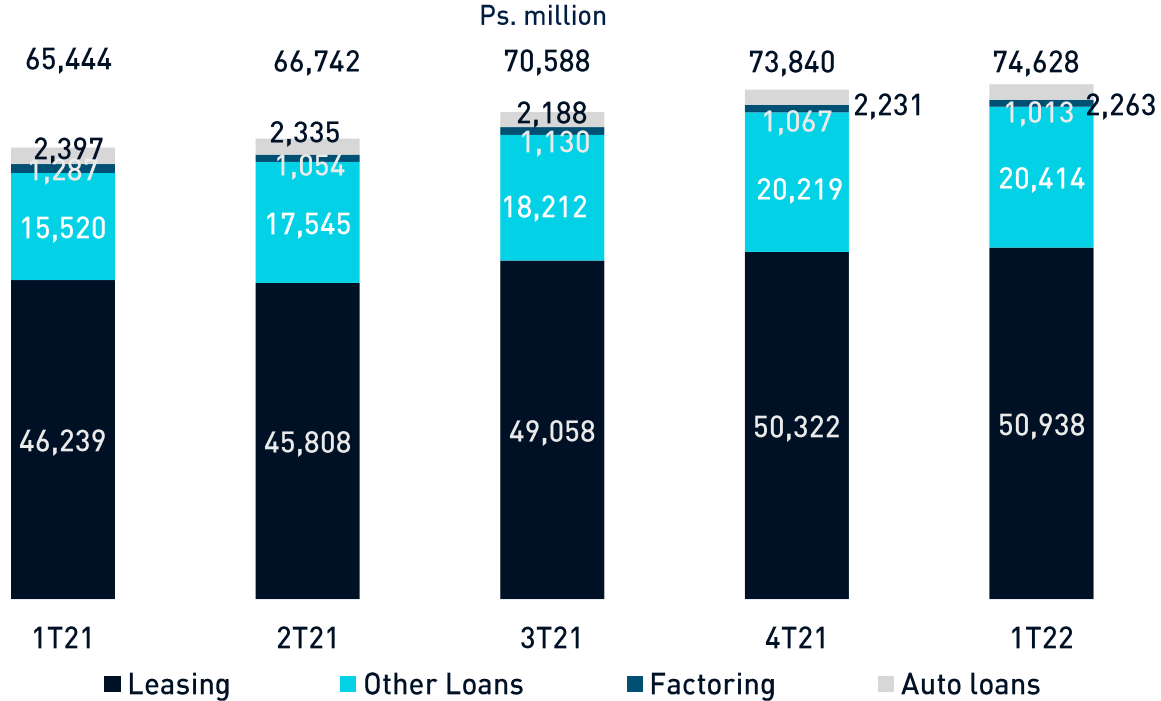
(1) Non-bank financial institution ("NBFI").

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

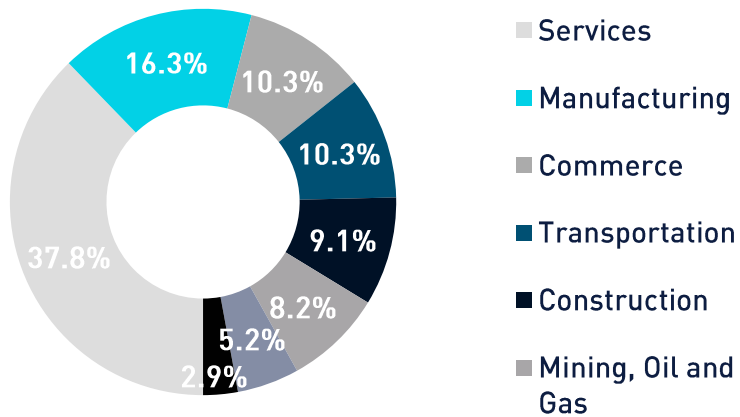
(3) SMEs includes commercial lending activities to SMEs, financial institutions and government entities (leasing, factoring, working capital, structured finance, among other). Consumer loans includes personal loans, payroll loans, among other.

Portfolio

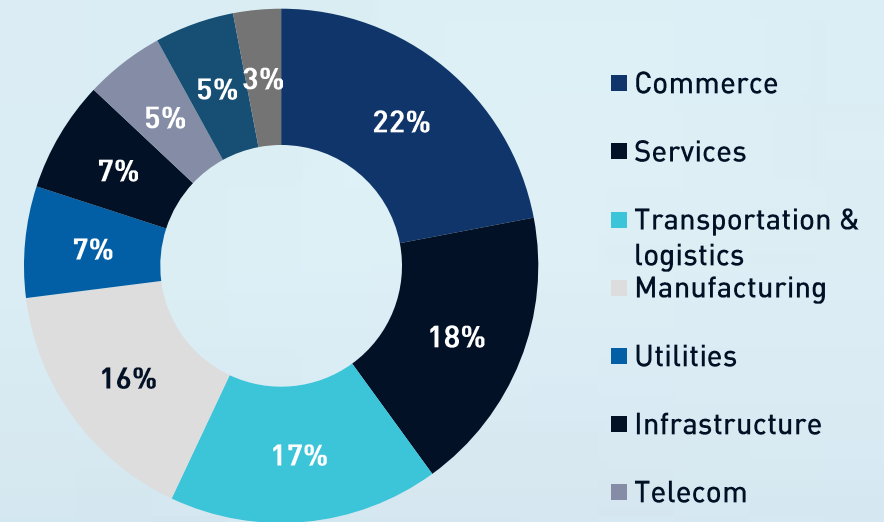
Total portfolio by business line



Total portfolio by economic sector



Originations 1Q22 by sector



Total origination

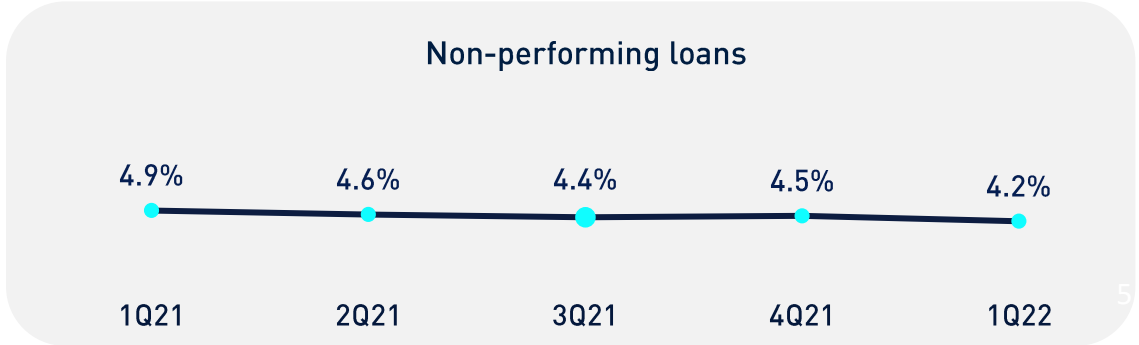
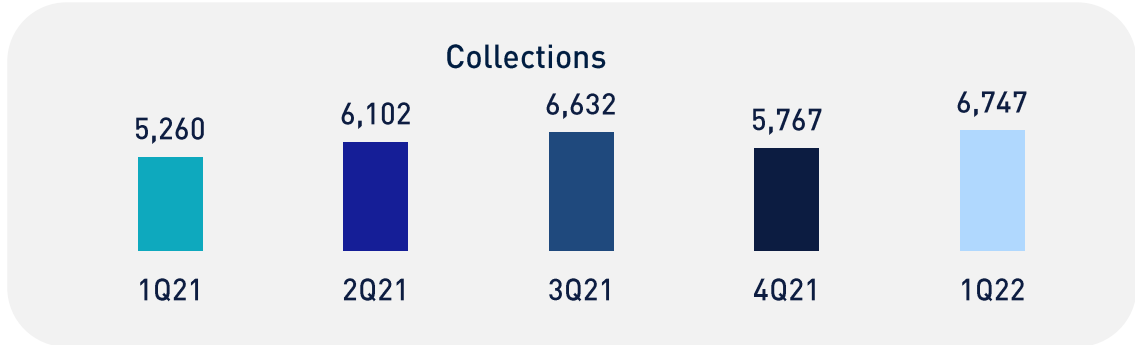
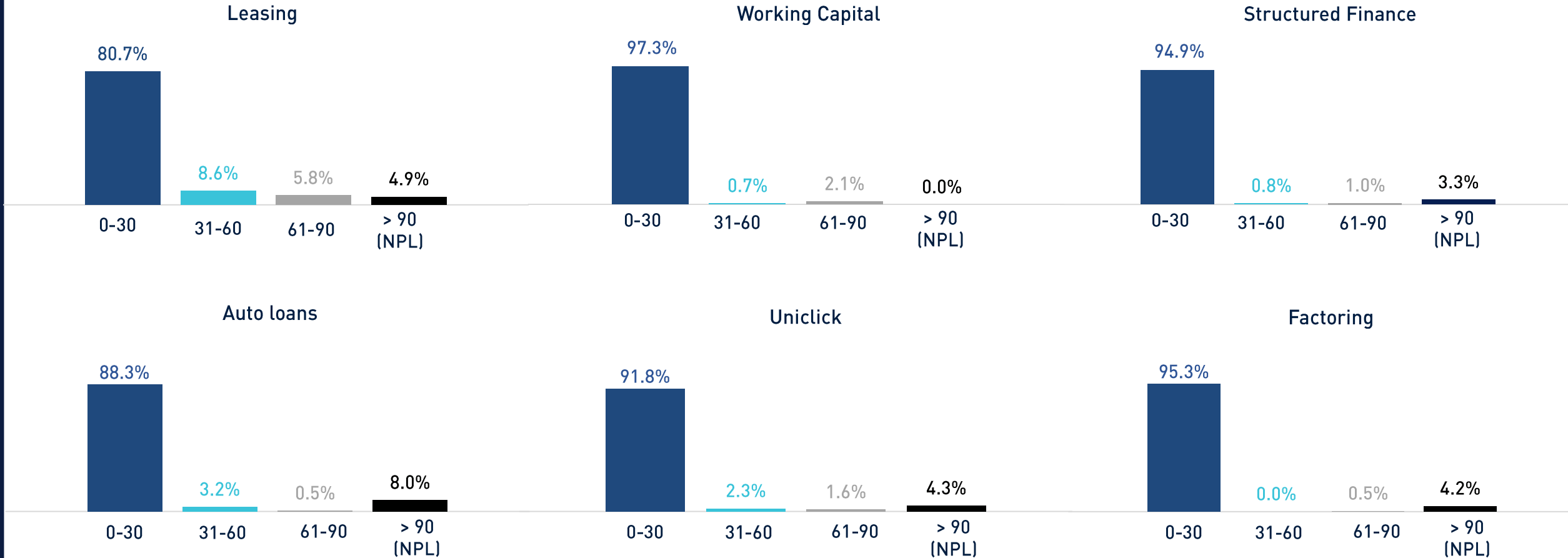


Ps. 5,577mm

Total clients

Clients by business line	Total clients		
	1Q22	1Q21	%
Leasing	6,083	5,859	3.8
Factoring	956	901	6.1
Auto loans	974	1,280	(23.9)
Structured Finance	11	18	(38.9)
Working Capital	17	20	(15.0)
Uniclick	1,593	522	205.2
TOTAL	9,634	8,600	12.0

Asset Quality

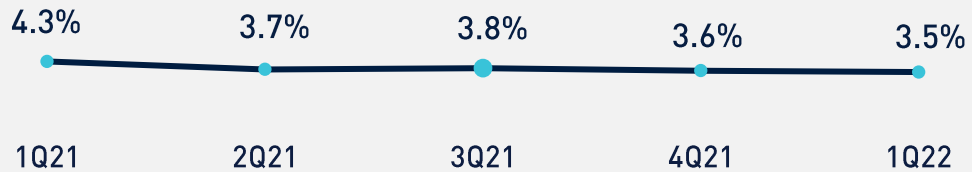


Loan Loss Provisions

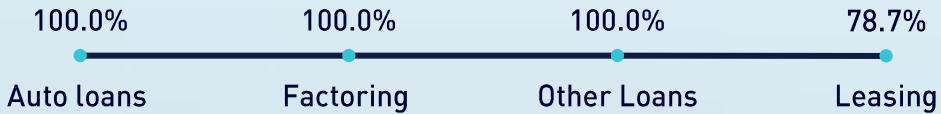
Coverage ratio



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%			\$1,977	\$(532)	\$1,443
75.0%	\$2,509	\$(1,975)	\$1,483	\$(1,026)	\$949
50.0%			\$988	\$(1,520)	\$454
25.0%			\$494	\$(2,014)	\$(40)

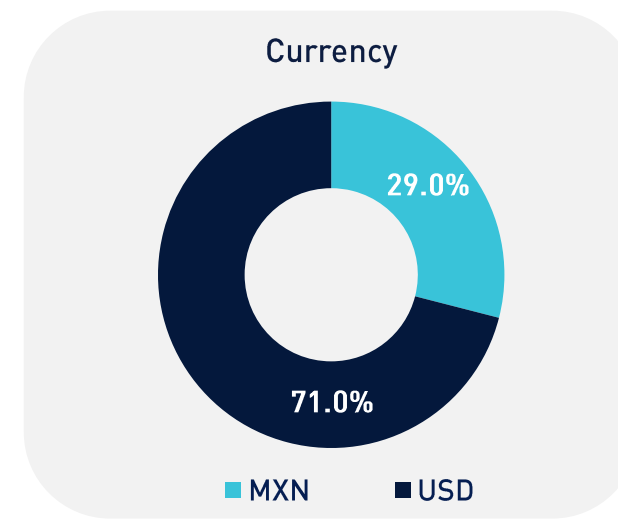
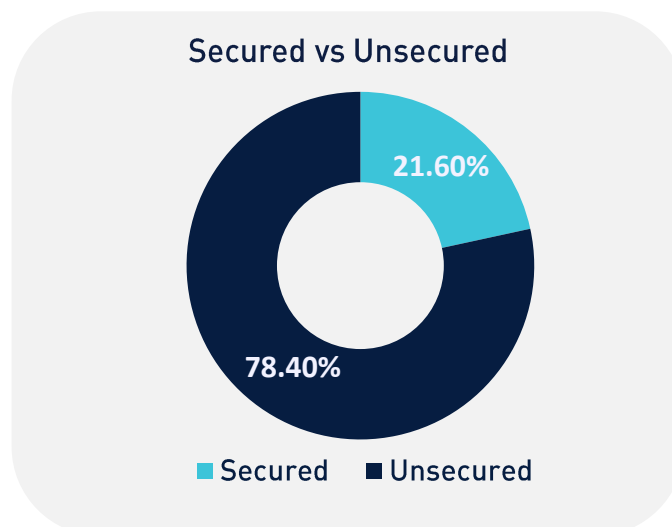
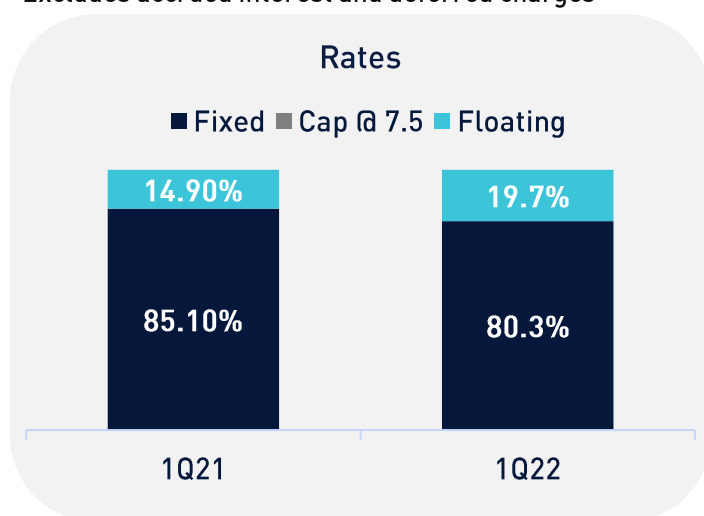
~80% of historic recovery value of outstanding loan amount

Funding profile

Debt profile

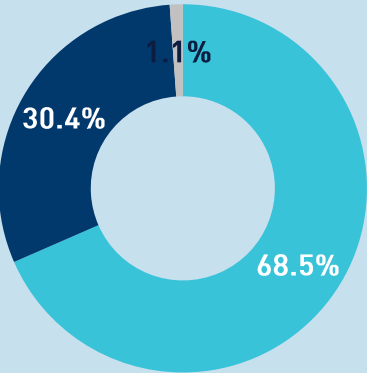
<i>Ps. millions</i>	1Q22	% of Total	Average maturity (months)	Rates
International notes	\$41,528	54.5%	50	11.4%
Term Loans	\$11,967	15.7%	23	9.9%
Securitizations	\$11,500	15.1%	56	9.4%
Revolving lines	\$11,184	14.7%	20	9.1%
Total financial liabilities	\$76,179¹	100.00 %	42	10.5%

¹⁾ Excludes accrued interest and deferred charges



Funding profile

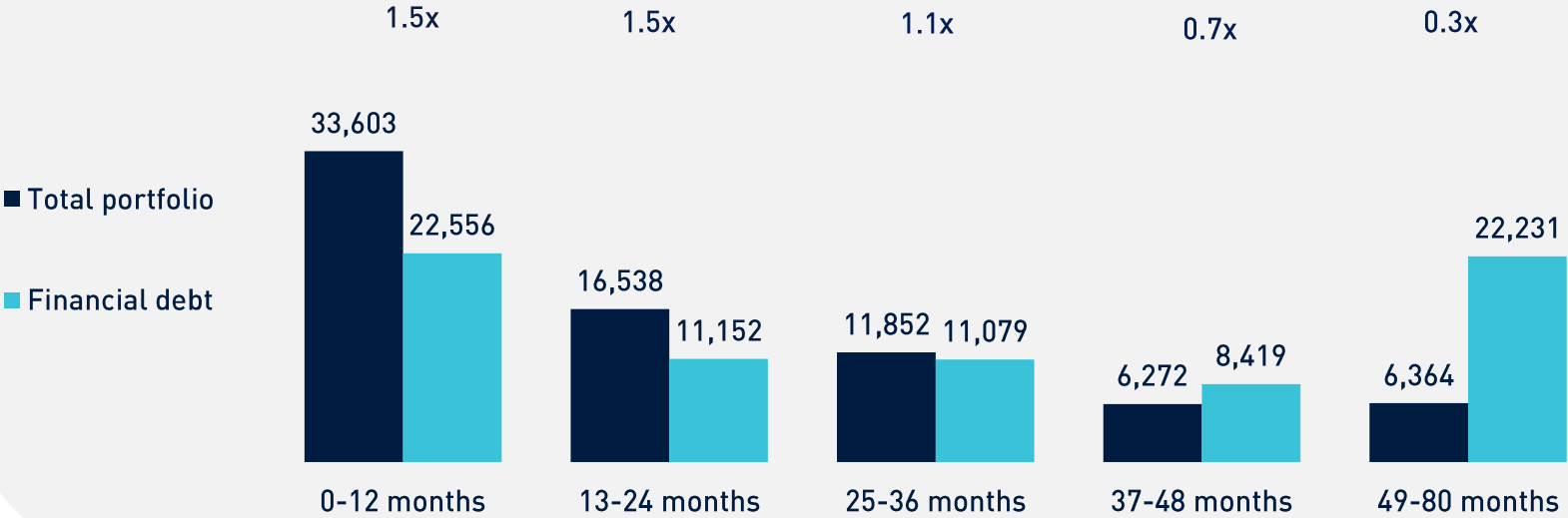
Ps. 7.9 mm in available credit lines



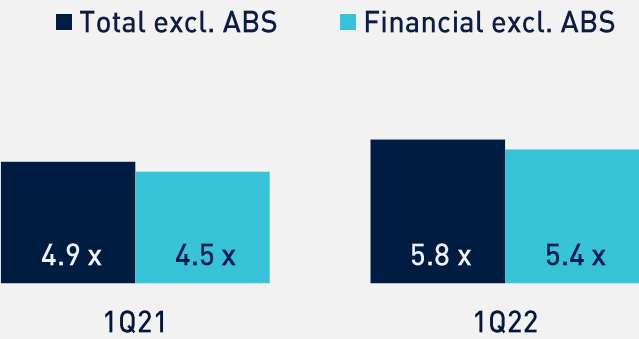
CEBUR
Proparco
Keb Hana

USD 1,217 million raised in 1Q22

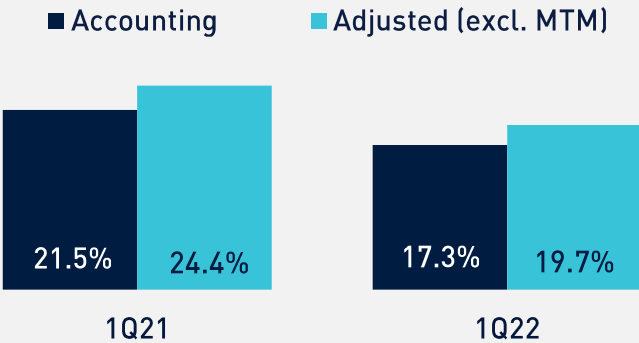
Maturity profile



Leverage



Capitalization

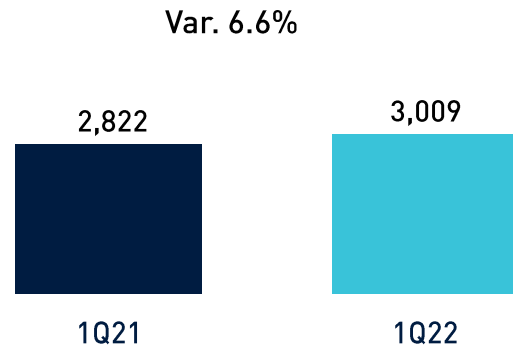


Financial Results

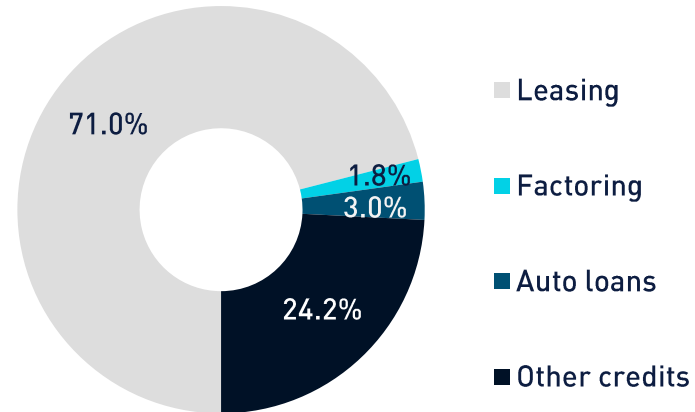
Ps. million



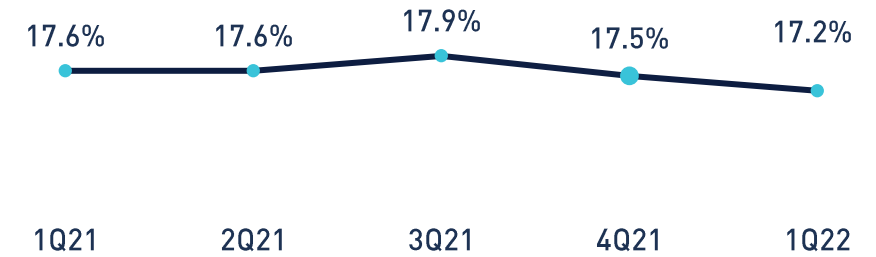
Interest income



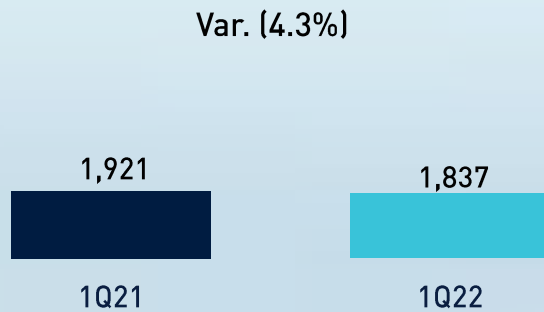
Interest income by business line



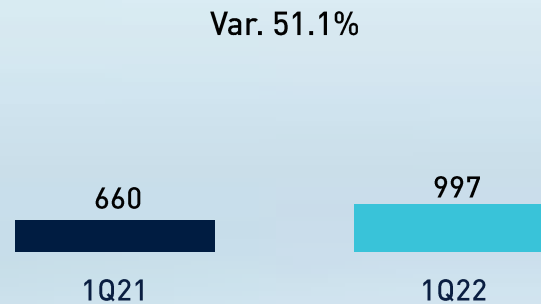
Yield



Interest cost



Adjusted financial margin



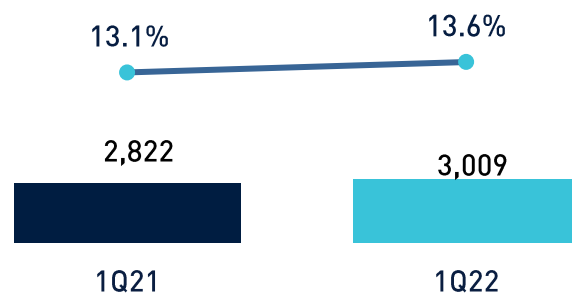
NIM



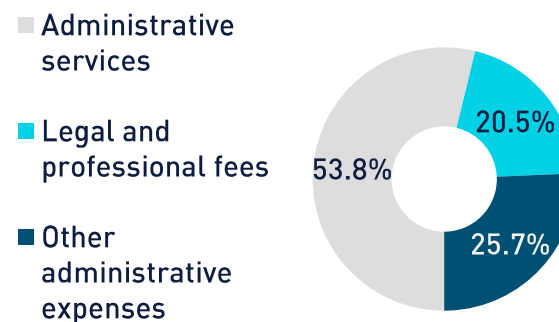
Financial Results

Ps. million

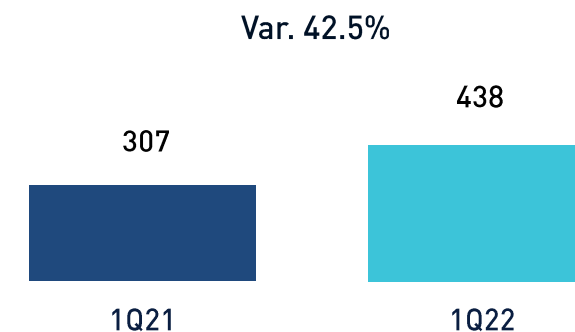
Interest income and OPEX



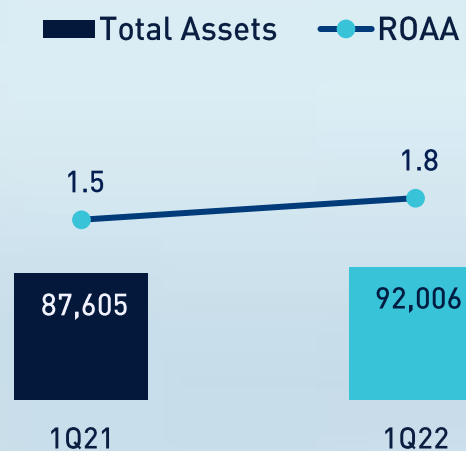
Admin. expenses



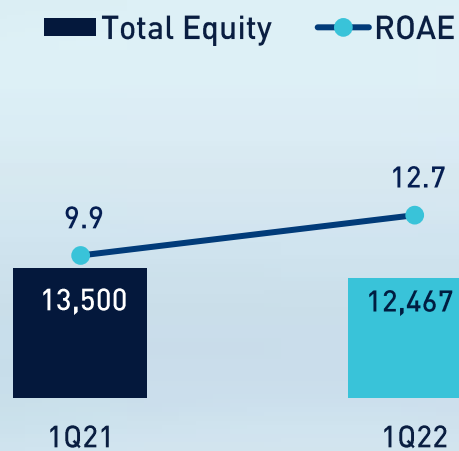
Net income



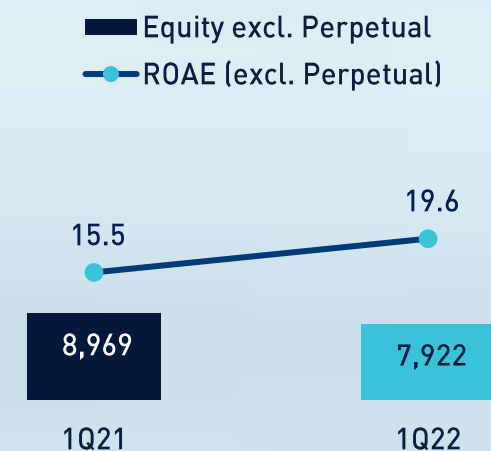
ROAA



ROAE



ROAE (excl. perpetual bond)

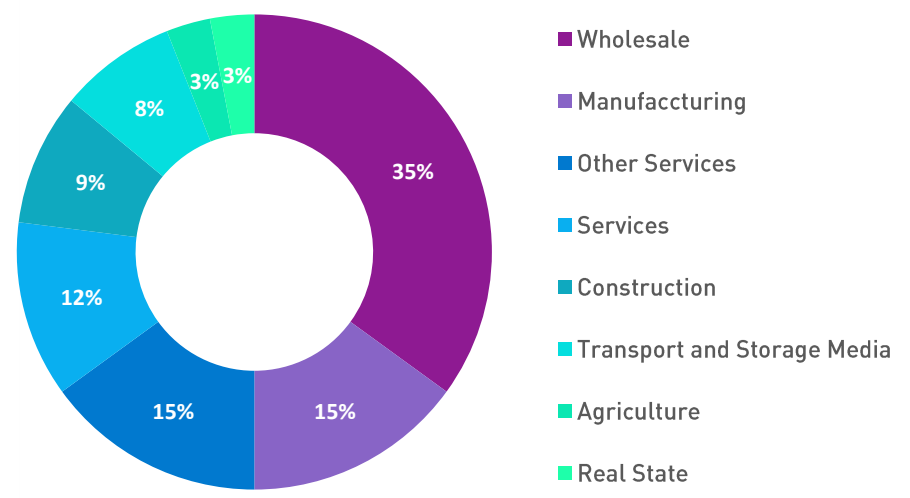


	1Q22	4Q21	%
Clients	1,593	1,226	30%
Origination	Ps.792	Ps.661	20%
Portfolio	Ps. 1,941	Ps.1,439	35%
Avg. ticket	Ps. 1.5	Ps.1.3	15%

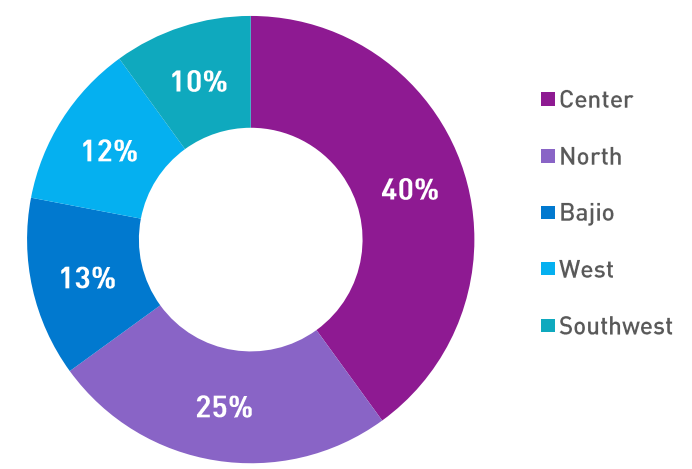
Ps. million

	Average interest rate	Average tenor range
Credit	35.0%	24 months

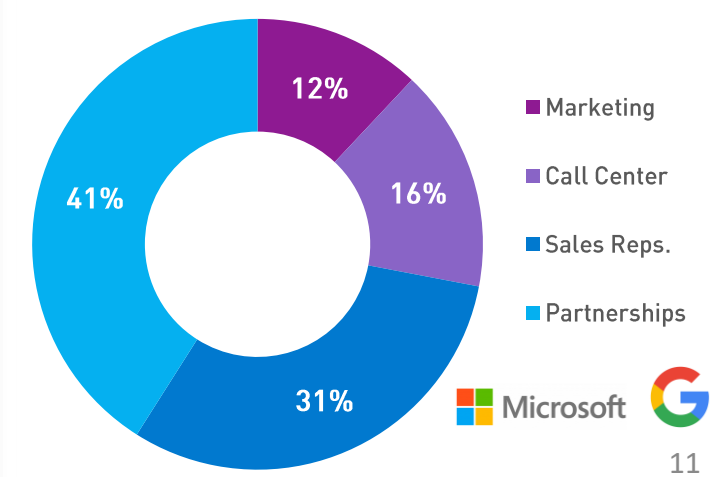
Portfolio by sector



Portfolio by region



Origination channels





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