



# Second Quarter 2022 Results

July 22, 2022

Thank you for joining us

UNIFIN FINANCIERA S.A.B. DE C.V. | [unifin.com.mx](http://unifin.com.mx)

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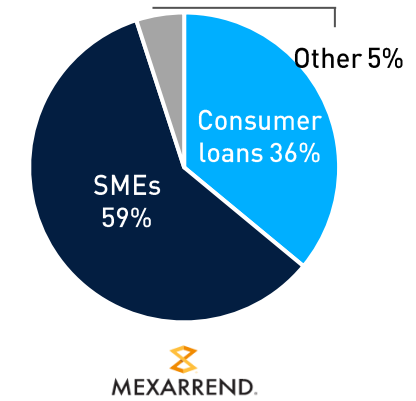
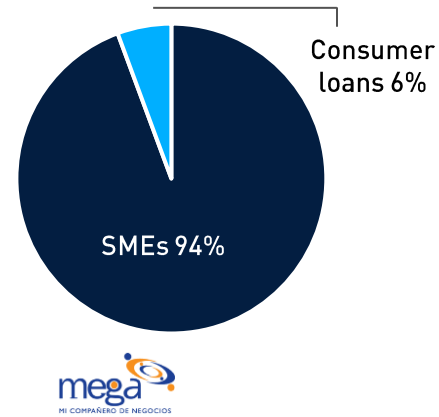
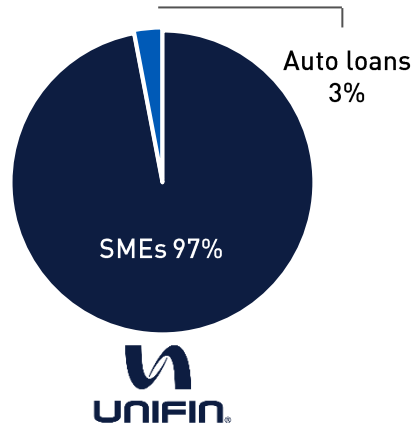
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*Forward-looking statements may be made during this conference call. These do not necessarily consider changing economic circumstances, industry conditions, the Company's performance, or financial results. These forward-looking statements are based 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.*

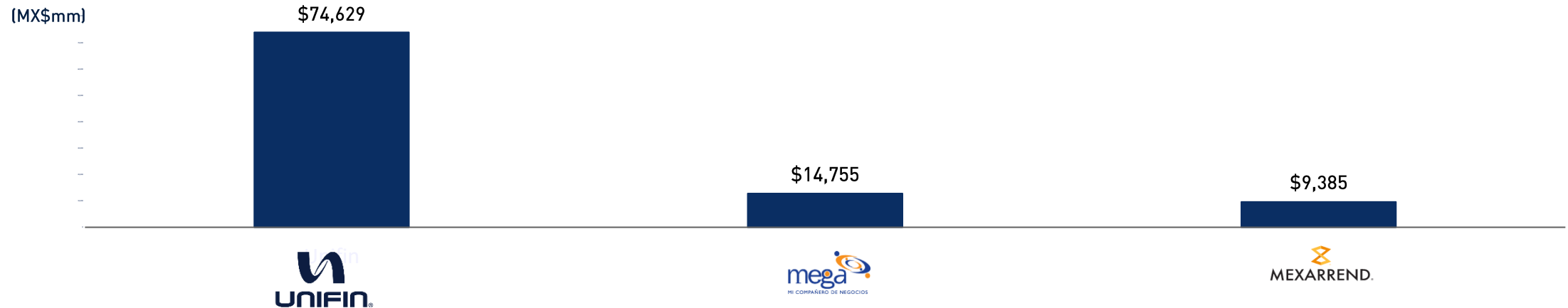
# A Clear Differentiation from Closest Peers



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<sup>(3)</sup>



UNIFIN's Total Portfolio <sup>(4)</sup> NBFIs<sup>(1)(2)</sup>



Source: Company Filings.

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

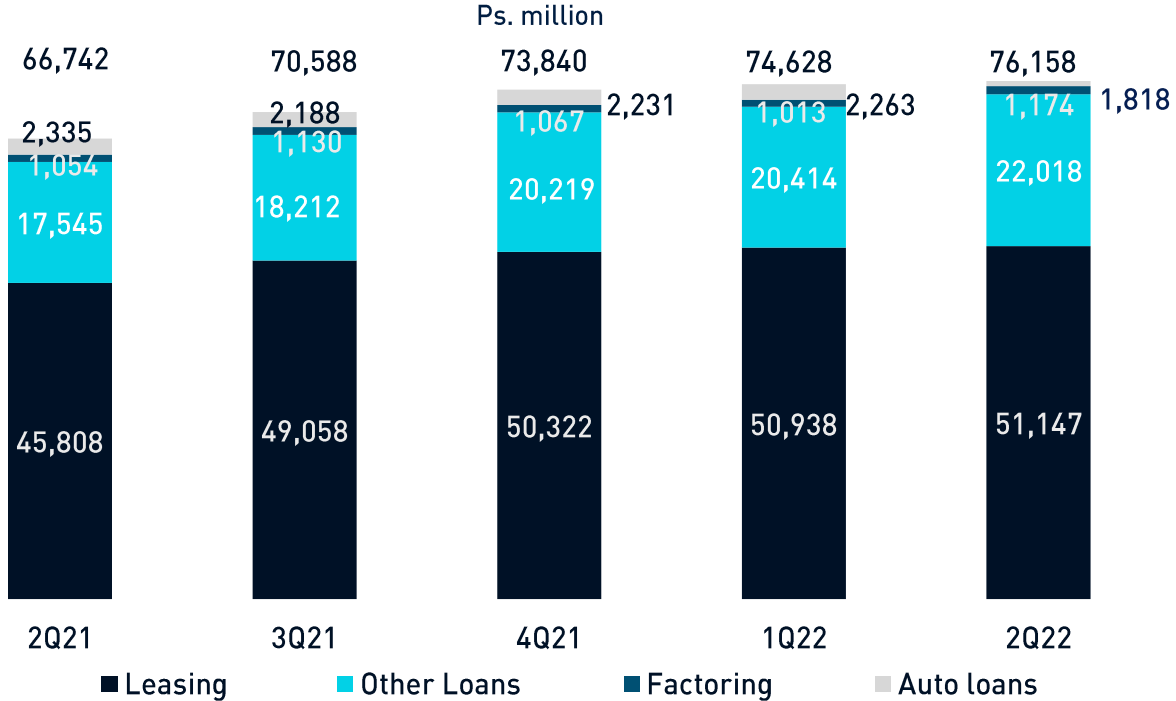
(2) As reported by the companies in their first quarter 2022 results.

(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.

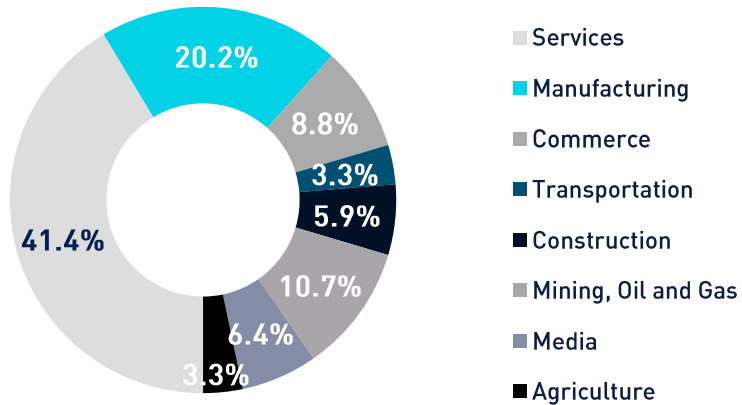
(4) UNIFIN's total portfolio as of 1Q22.

# Portfolio

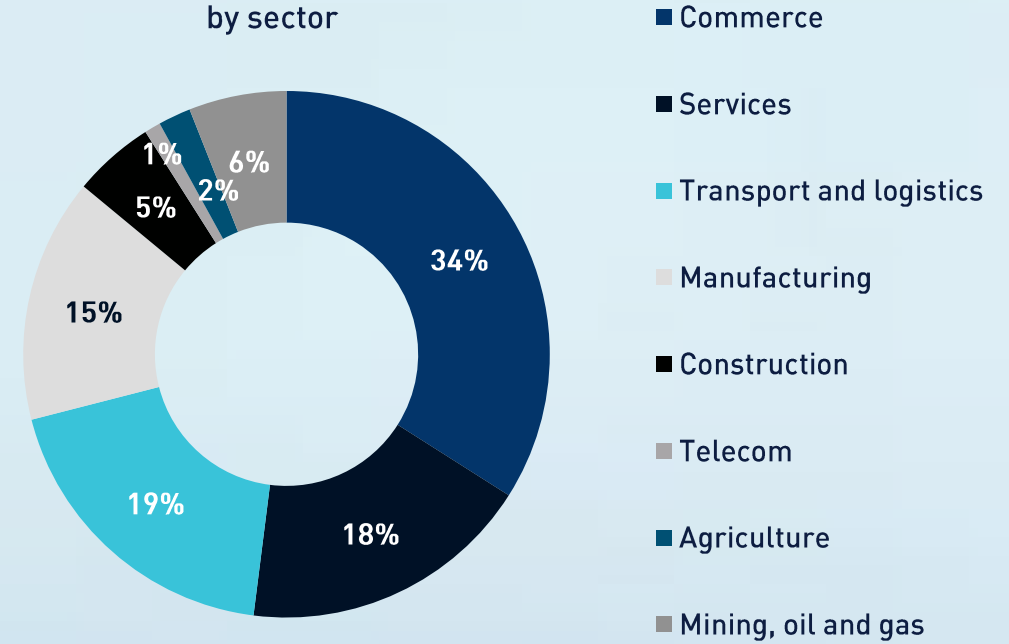
Total portfolio by business line



Total portfolio by economic sector



Originations 2Q22 by sector



Total origination



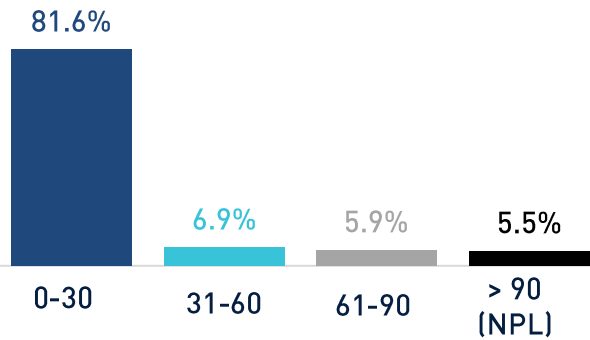
Ps. 4,731mm

Total clients

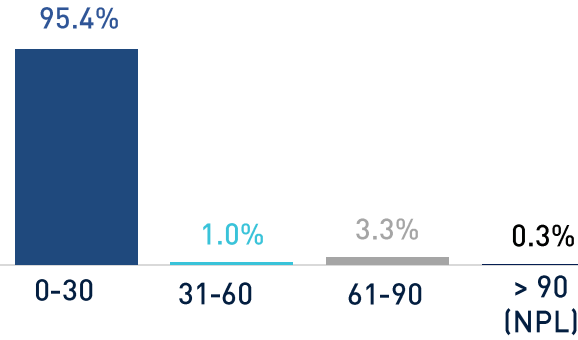
Clients by business line	Total clients		
	2Q22	2Q21	Var. %
Leasing	6,201	5,916	4.8
Factoring	1,305	1,203	8.5
Auto loans	2,052	2,466	(16.8)
Structured Finance and Working Capital	35	24	45.8
Uniclick	2,259	510	342.9
<b>TOTAL</b>	<b>11,852</b>	<b>10,119</b>	<b>17.1</b>

# Asset Quality

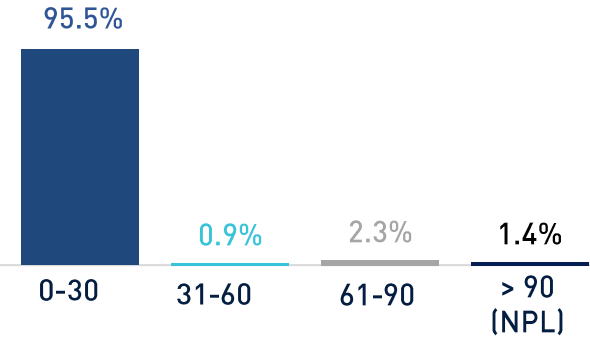
### Leasing



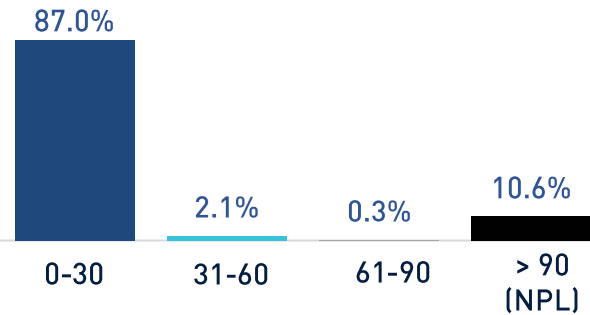
### Working Capital



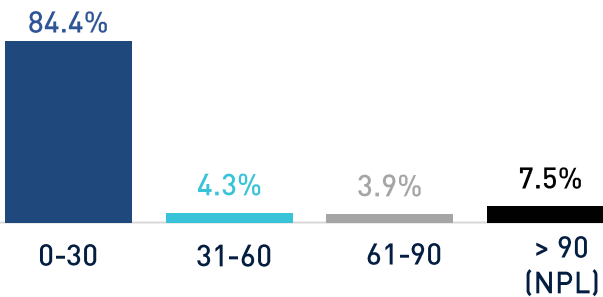
### Structured Finance



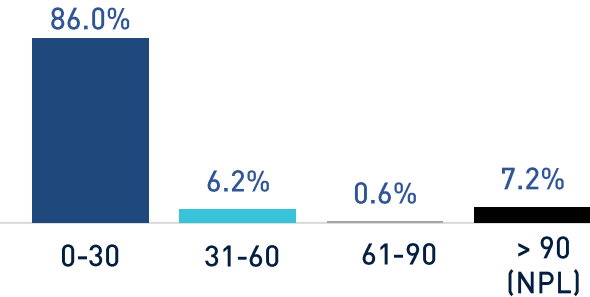
### Auto loans



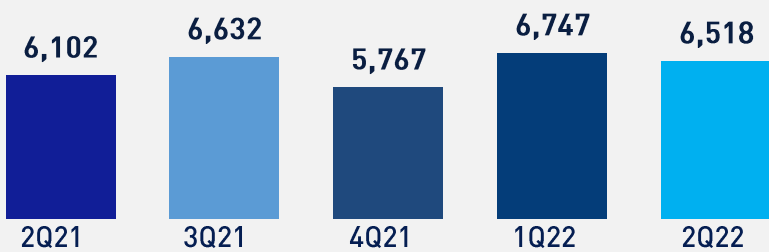
### Uniclick



### Factoring



### Collections

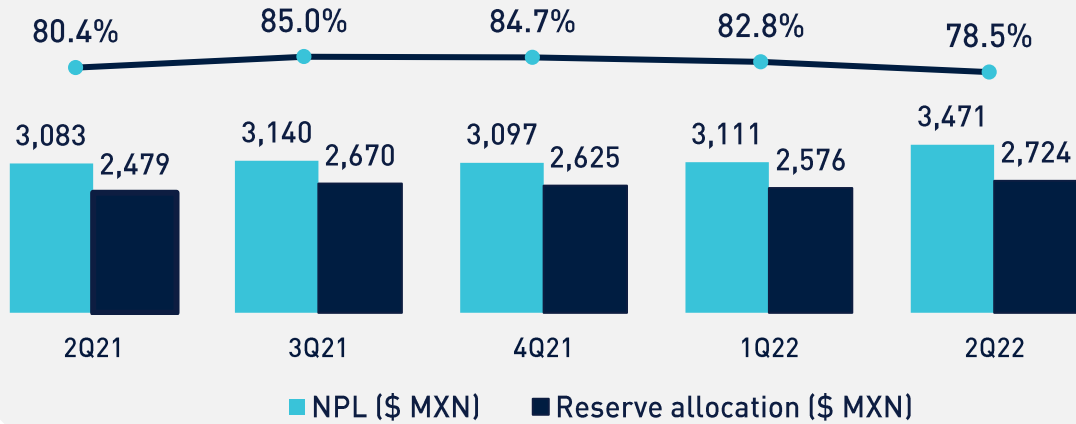


### Non-performing loans



# Loan Loss Provisions

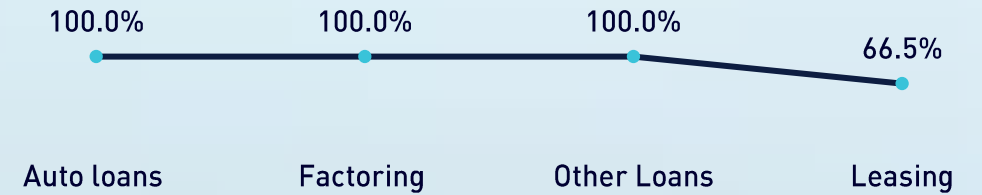
Coverage ratio



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%			\$2,236	\$(602)	\$1,285
75.0%	\$2,838	\$(1,887)	\$1,677	\$(1,161)	\$726
50.0%			\$1,118	\$(1,720)	\$167
25.0%			\$559	\$(2,279)	\$(392)

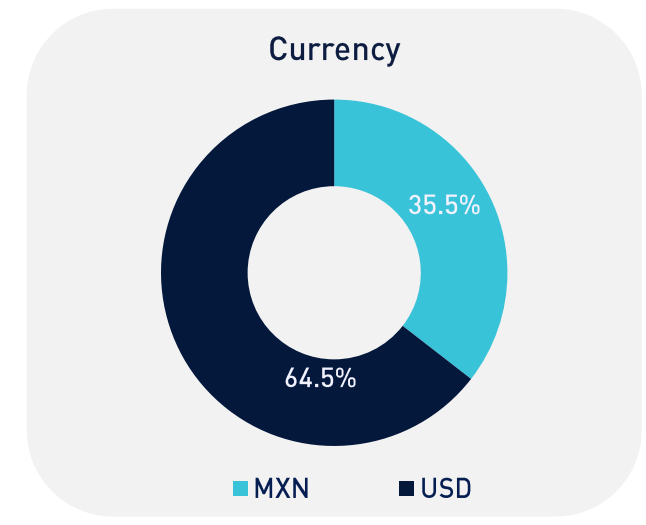
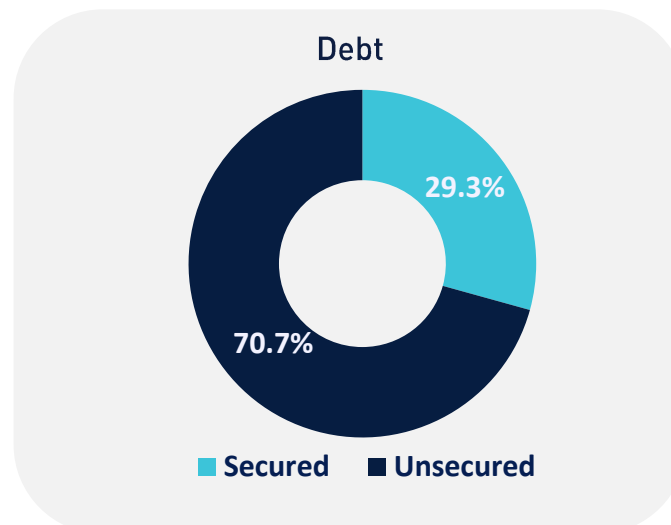
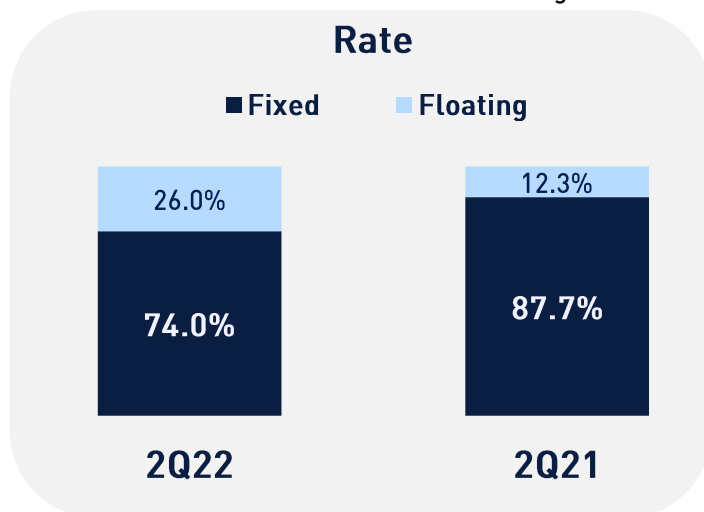
~80% of historic recovery value of outstanding loan amount

# Funding profile

Debt profile

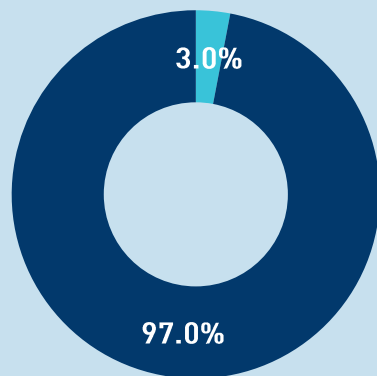
<i>Ps. million</i>	2022	% of Total	Average maturity (months)	Rates
International notes	40,515	51.3%	48	11.4%
Revolving lines	10,792	13.7%	19	10.4%
Term loans	10,083	12.8%	24	10.1%
Securitizations	17,549	22.2%	43	11.0%
<b>Total financial liabilities</b>	<b>78,939<sup>1</sup></b>	<b>100.00 %</b>	<b>40</b>	<b>11.0%</b>

<sup>1)</sup> Excludes accrued interest and deferred charges



# Funding profile

Ps. 12.1 mm in available credit lines

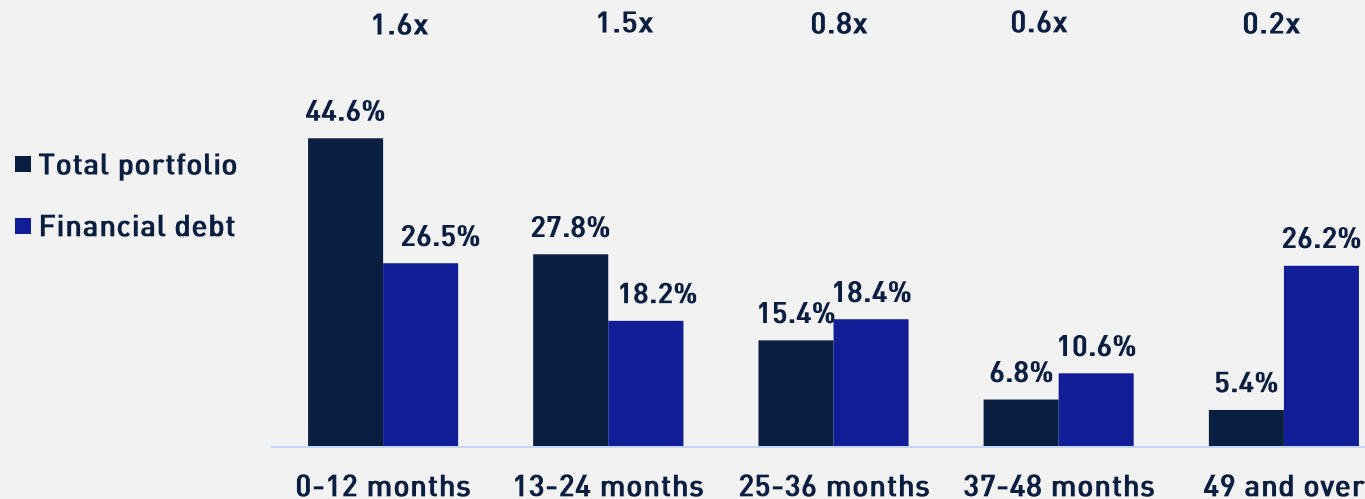


■ CEBUR

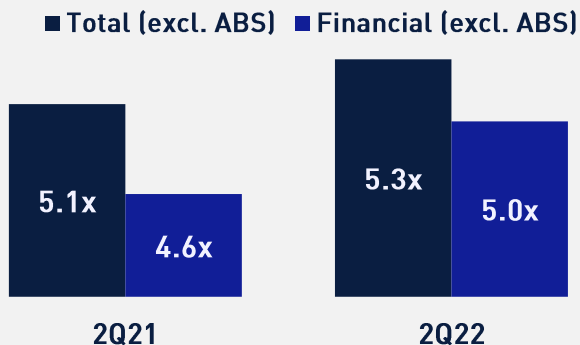
■ Credit Suisse

~ USD 300 million raised in 2Q22

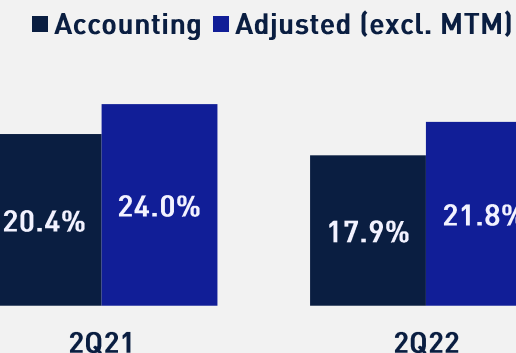
## Maturity Profile



## Leverage



## Capitalization

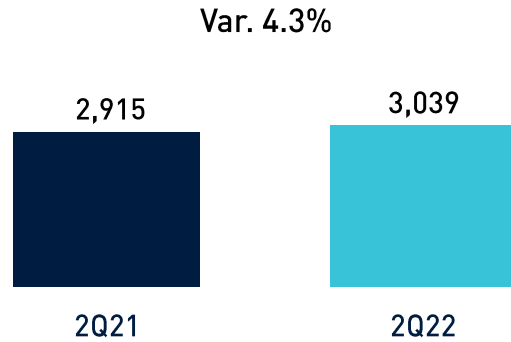




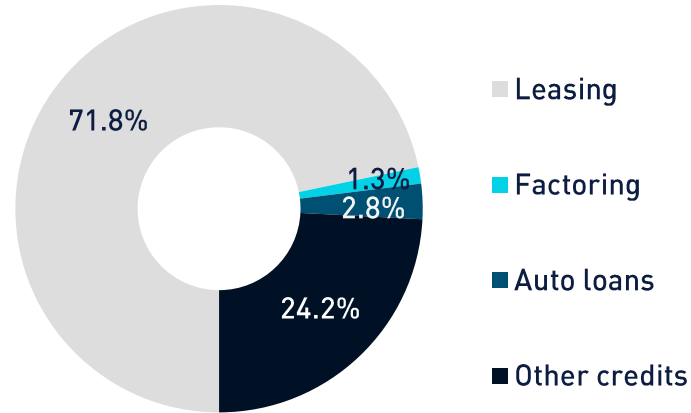
# Financial Results

Ps. million

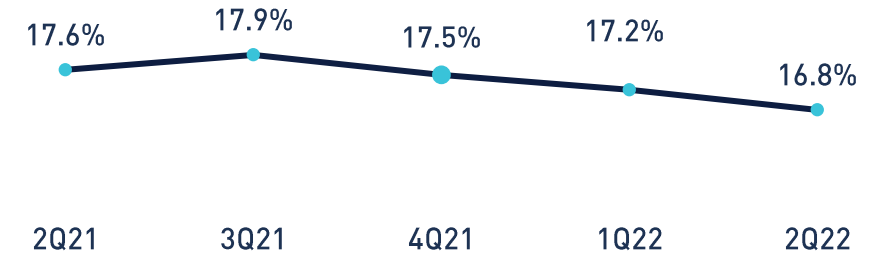
Interest income



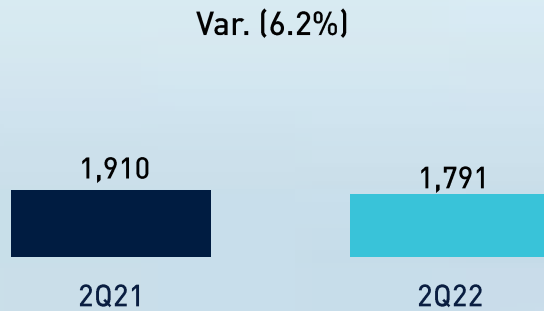
Interest income by business line



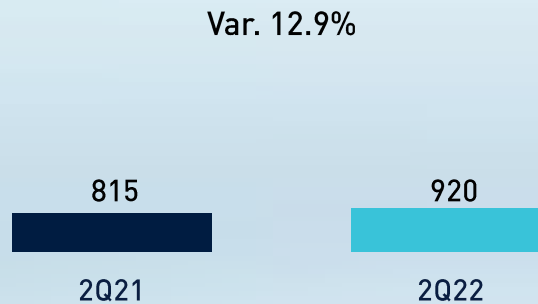
Yield



Interest cost



Adjusted financial margin



Net Interest Margin (NIM)

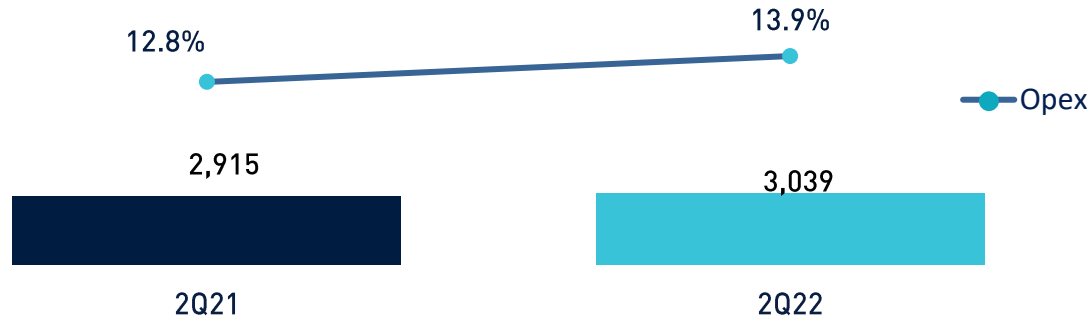


# Financial Results

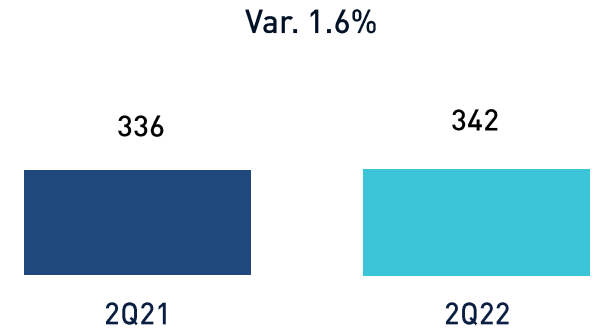
Ps. million



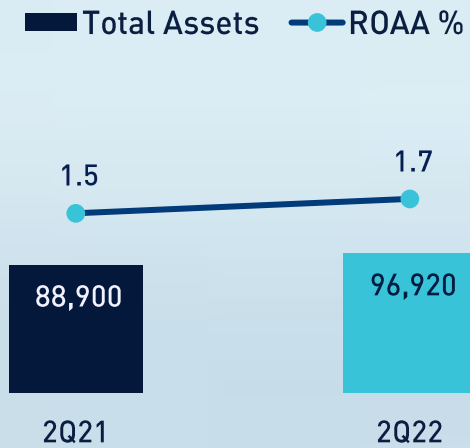
Interest income and OPEX



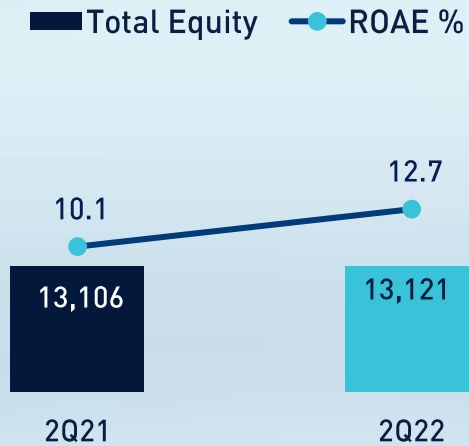
Net income



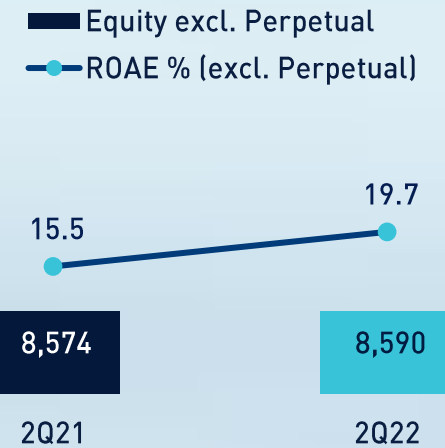
ROAA



ROAE



ROAE (excl. perpetual bond)



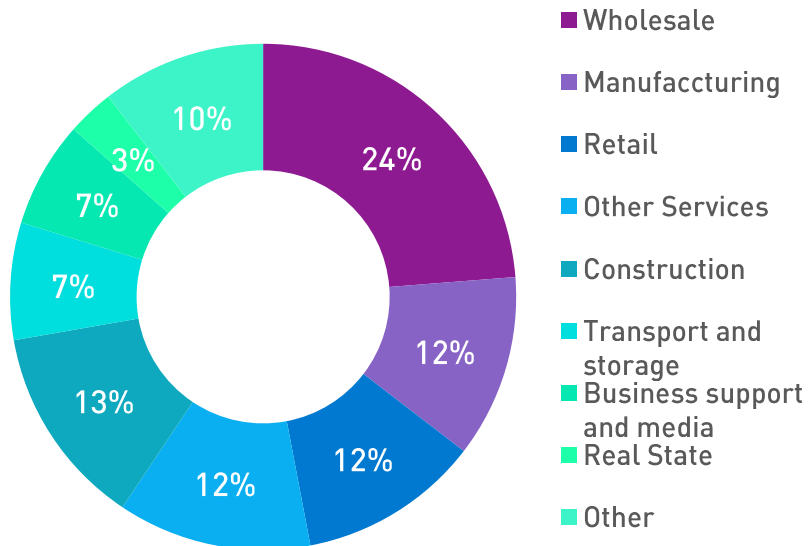


	2Q22	1Q22	%
<b>Clients</b>	2,259	510	342.9%
<b>Origination</b>	Ps.672	Ps. 377	78.2%
<b>Portfolio</b>	Ps. 2,270	Ps. 589	285.4%
<b>Avg. ticket</b>	Ps. 1.0	Ps.1.2	(13.0%)

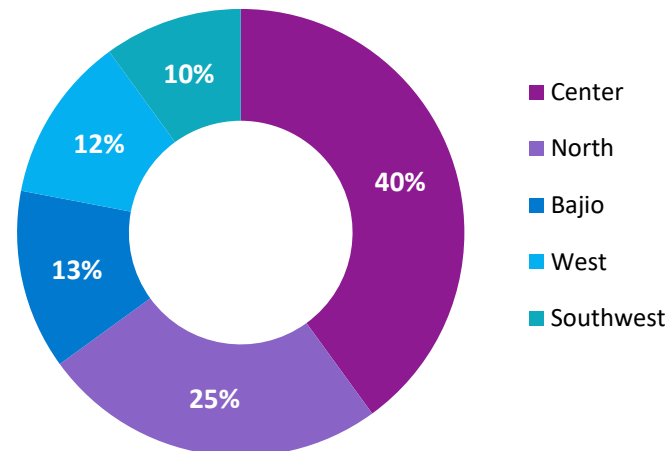
Ps. million

	Average interest rate	Average tenor range
<b>Credit</b>	34.9%	7 months

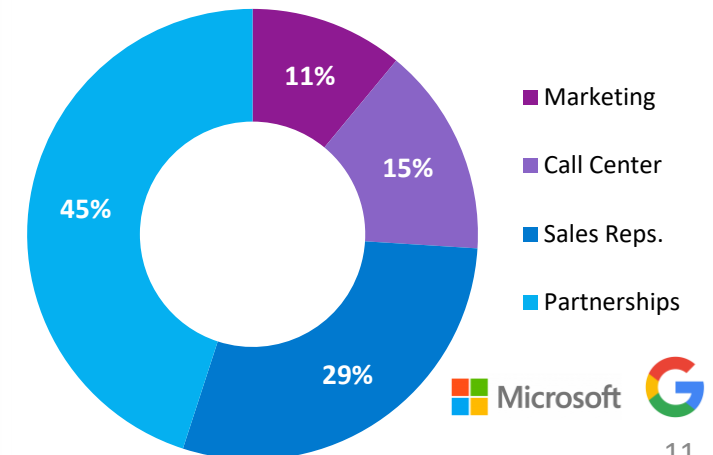
Portfolio by sector



Portfolio by region



Origination channels





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