

An abstract graphic on the left side of the slide, consisting of a complex network of glowing blue lines and dots, resembling a digital or data structure. The lines form a series of interconnected shapes, with some lines being thicker and more prominent than others, creating a sense of depth and movement.

UNIFIN Corporate Presentation | 2Q22

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

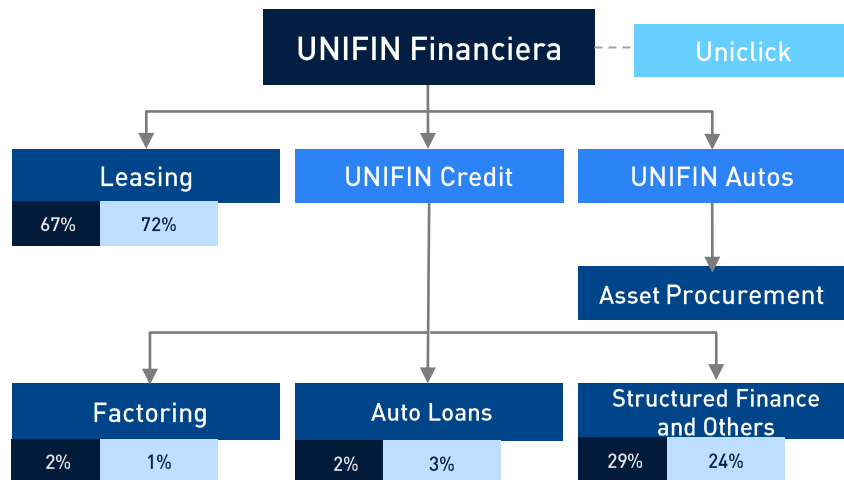
3

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

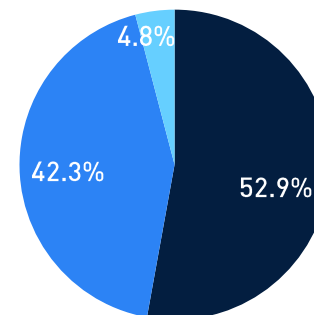
As % of total revenue

Key activities

Financial Highlights

(MXN\$ million)	2Q22	2Q21	Var. %
Income Statement			
Total interest income	3,039	2,915	4.3%
Financial margin	1,219	969	25.8%
Consolidated net income	342	336	1.6%
Balance Sheet			
Total portfolio	76,158	66,742	14.1%
Total assets	96,920	88,900	9.0%
Financial debt	79,335	69,908	13.5%
Total stockholders' equity	13,121	13,106	0.1%
Selected Key Metrics			
NPLs / total portfolio	4.6%	4.6%	0 bps
ROAA	1.7%	1.5%	20 bps
ROAE	12.7%	10.1%	260 bps
Capitalization	17.9%	20.4%	(253) bps
Financial leverage	4.6x	5.0x	0.4x

Shareholder Structure

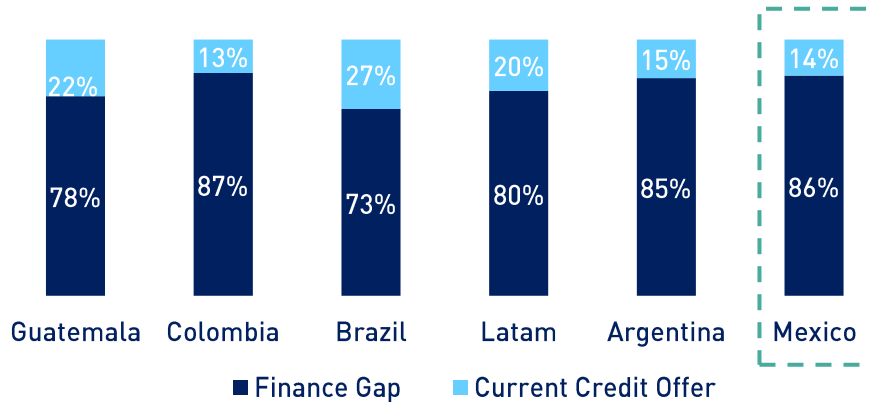


■ Control Group
 ■ Public Float
 ■ Employee Stock Incentive Trust

As of June 30, 2022

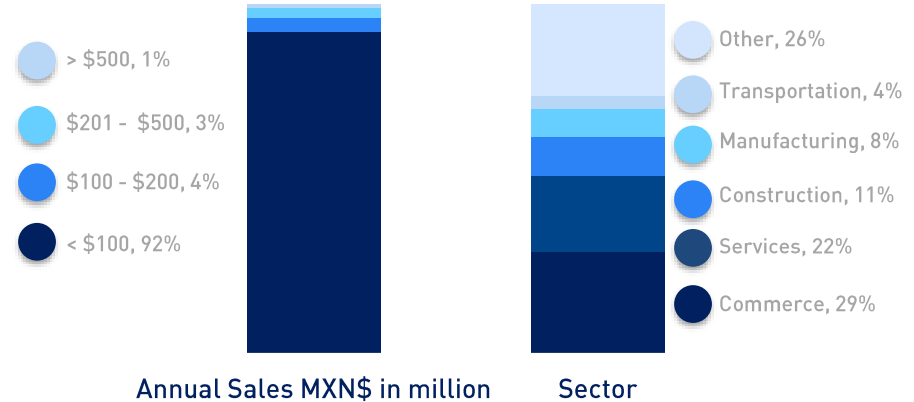
The credit market for SMEs in Mexico is attractive and underserved

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

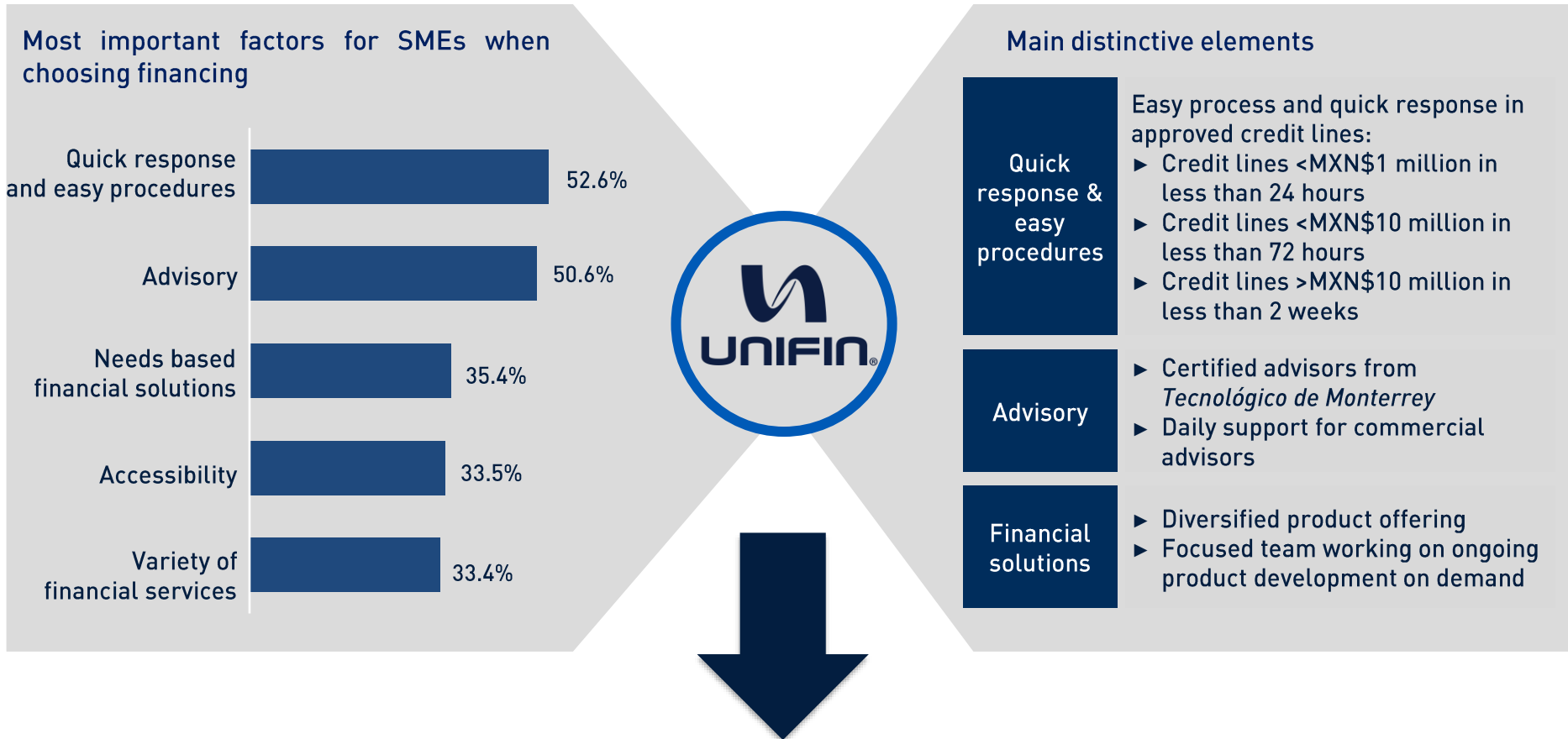
Lack of Guarantees

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



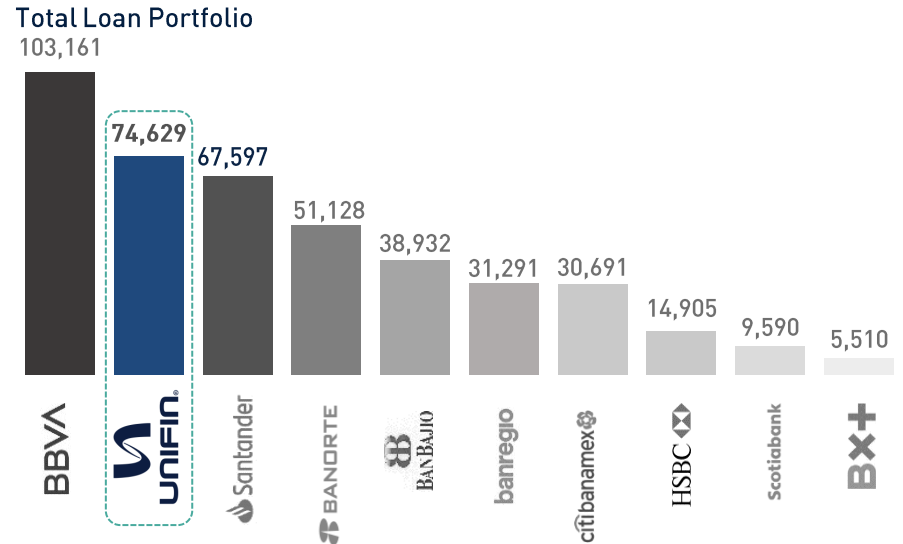
UNIFIN's target market: 239,000 SMEs

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

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



Source: CNBV, March 2022

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

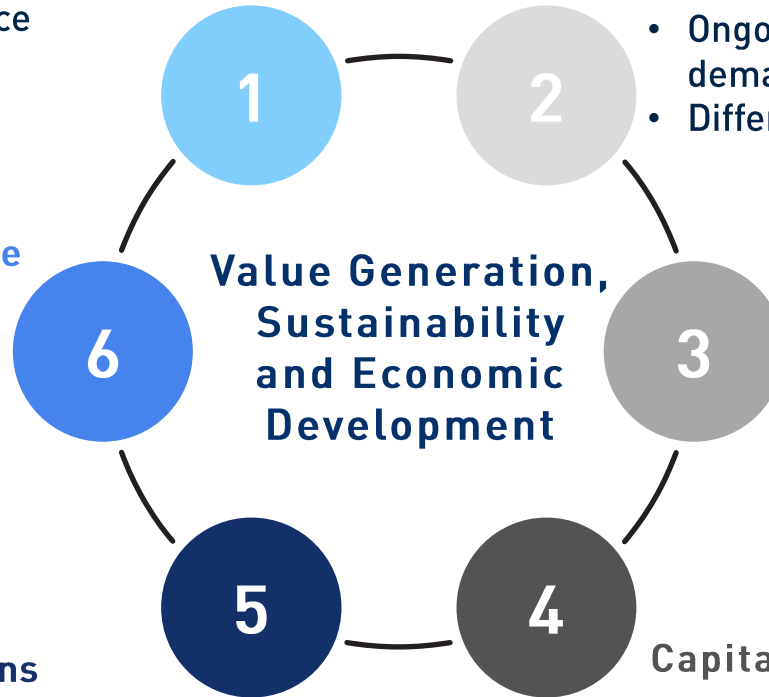
- Innovation focused on improving customer experience
- Expert advice
- Quick response

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\$3 mm



Agile Process

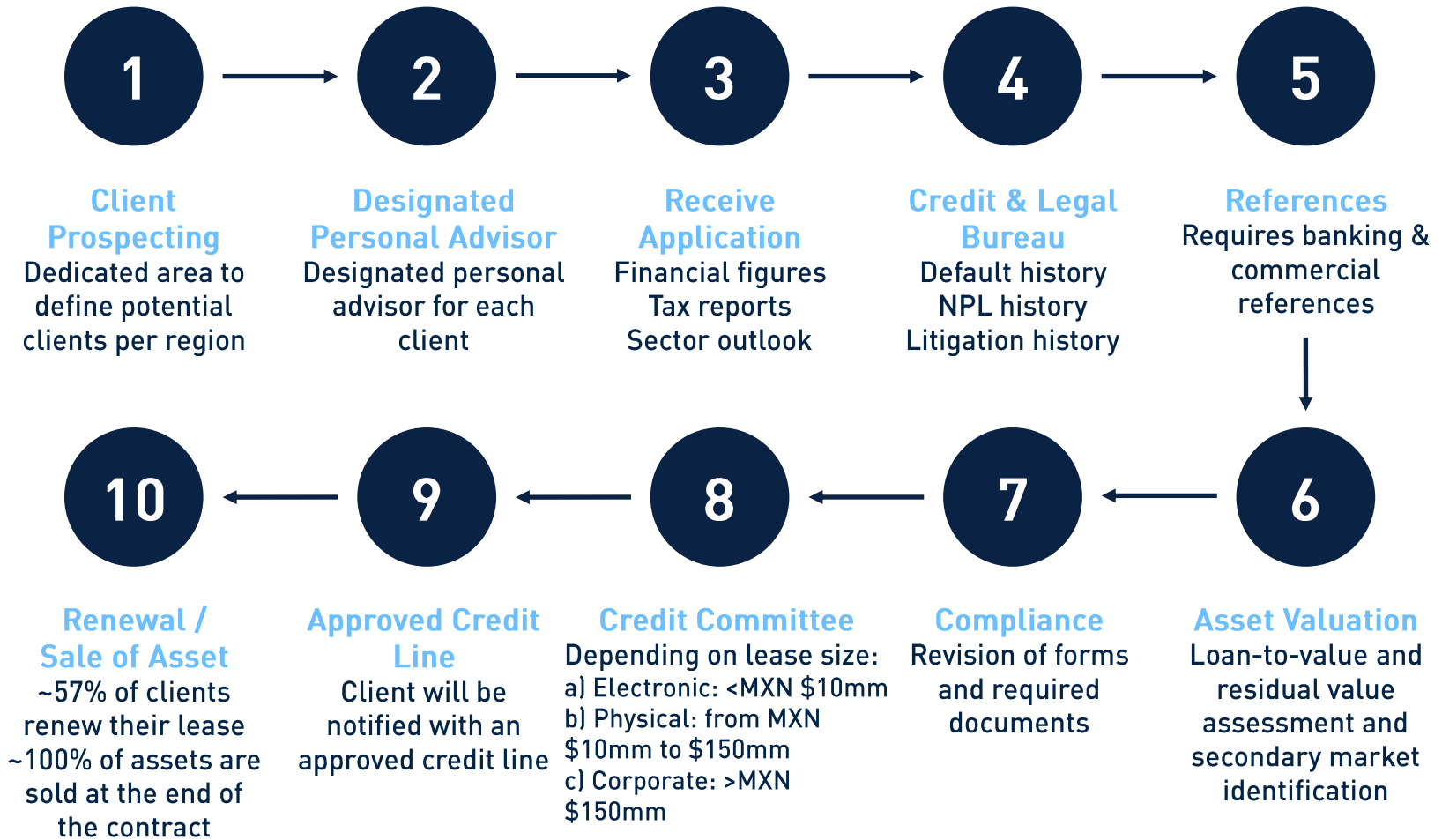


Online authorization within 5 minutes and dispersion of resources within 24 hours



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

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





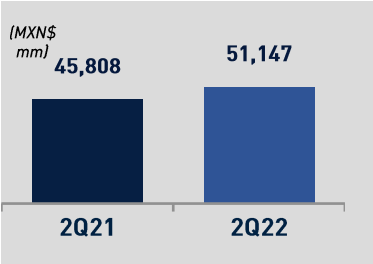
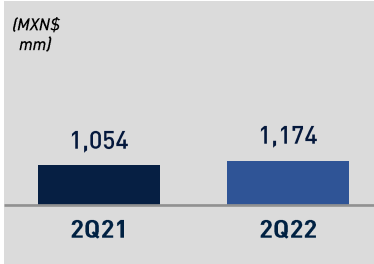
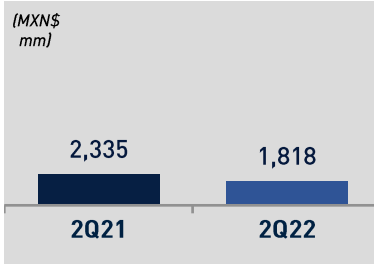
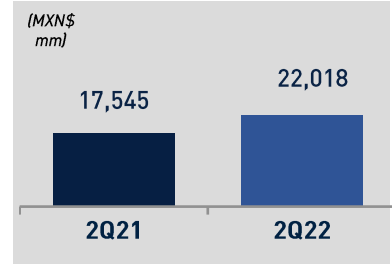
Products that provide valuable and complementary financing options for Mexican SMEs:

	Leasing 	Factoring 	Auto Loans 	Structured Finance & Working Capital 
Financing Uses	<ul style="list-style-type: none"> ■ Machinery, equipment & vehicles 	<ul style="list-style-type: none"> ■ Working capital 	<ul style="list-style-type: none"> ■ Any type of vehicle 	<ul style="list-style-type: none"> ■ Assets ■ Non-Assets
Target Clients	<ul style="list-style-type: none"> ■ SMEs ■ Individuals with business activities 	<ul style="list-style-type: none"> ■ SMEs 	<ul style="list-style-type: none"> ■ SMEs ■ Individuals 	<ul style="list-style-type: none"> ■ SMEs ■ Corporate companies
Loan Range	<ul style="list-style-type: none"> ■ MXN\$100k – \$150mm 	<ul style="list-style-type: none"> ■ MXN\$500k – \$150mm 	<ul style="list-style-type: none"> ■ Up to 100% of the vehicle's price, depending on the profile and payment capacity 	<ul style="list-style-type: none"> ■ Minimum: MXN\$20 mm
Tenor Range	<ul style="list-style-type: none"> ■ 12–60 months 	<ul style="list-style-type: none"> ■ Up to 150 days 	<ul style="list-style-type: none"> ■ 6–60 months 	<ul style="list-style-type: none"> ■ Up to 48 months
Interest Rate & Fee	<ul style="list-style-type: none"> ■ Rate: 22% - 23% fixed¹ ■ Fee: 2.0% - 3.0% of the loan per operation 	<ul style="list-style-type: none"> ■ Rate: TIIE + 14.5% – 19.5% ■ Fee per operation: 0.5% - 1% monthly 	<ul style="list-style-type: none"> ■ Rate: 17.5% - 20.5% fixed ■ Fee: new 3% - 3.5%, preowned 3% - 4% 	<ul style="list-style-type: none"> ■ Depending on the type of structure and risk

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

As of 2Q22, UNIFIN had a highly diversified portfolio of over 11,800 clients, with an average ticket per client of ~MXN\$6.4mm¹

	Leasing 	Factoring 	Auto Credit 	Structured Finance & Others 
% of Total Portfolio	■ 67%	■ 2%	■ 2%	■ 29%
Number of Active Clients	■ 6,201	■ 1,305	■ 2,052	■ 2,319
Average ticket	■ MXN\$8.2 mm	■ MXN\$0.9 mm	■ MXN\$0.9 mm	■ MXN\$9.5 mm
Weighted Average Maturity	■ 29 months	■ 2 months	■ 39 months	■ 20 months
Total Loan Portfolio Growth (2Q21-2Q22)	■ 11.7%	■ 11.4%	■ [22.1%]	■ 25.5%
Total Loan Portfolio Evolution				






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\$3million
-  Up to 24 months
-  30% - 40% interest rate / 5% fee
-  Domiciliated payment / Unsecured

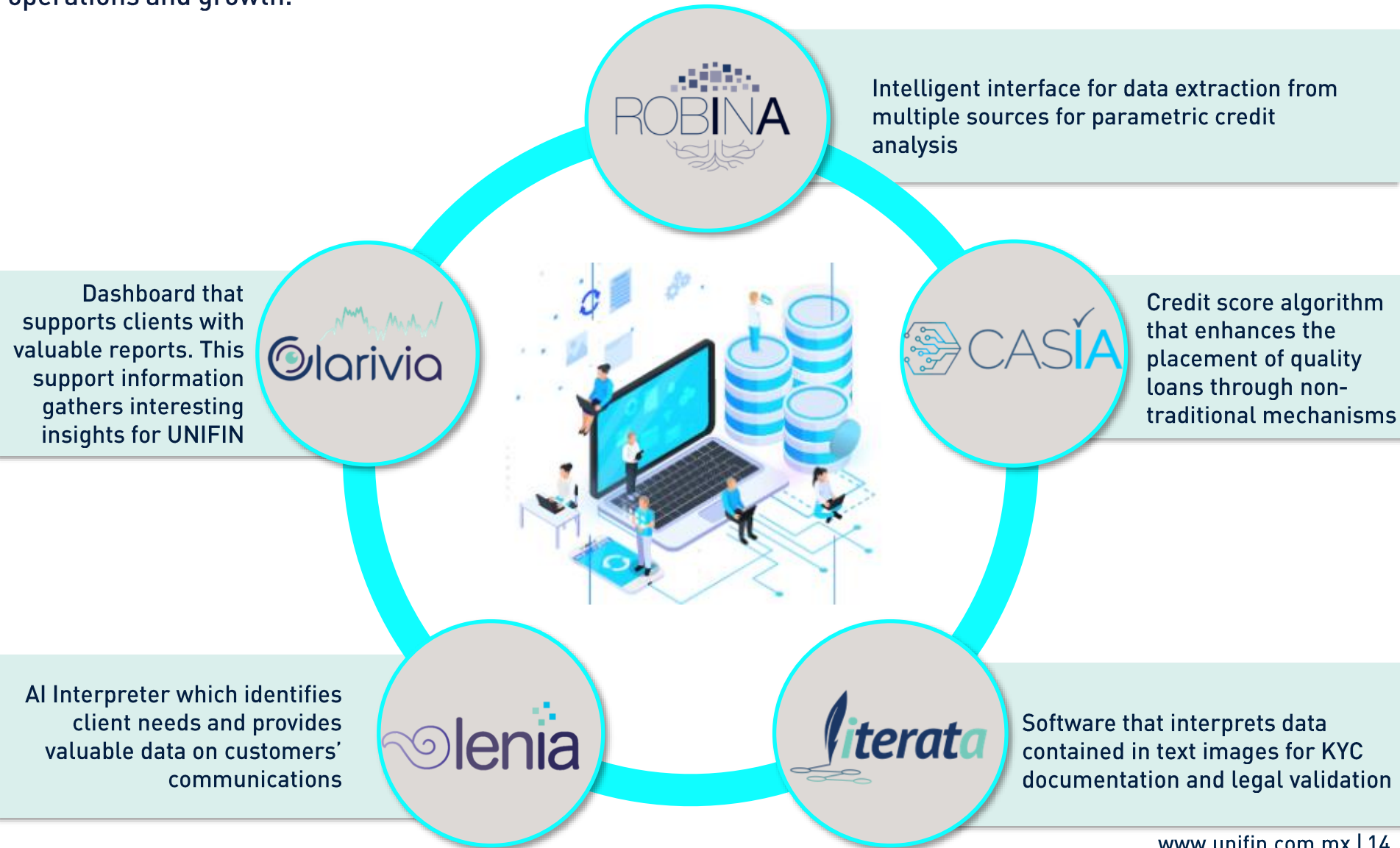
Fleet Services

-  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

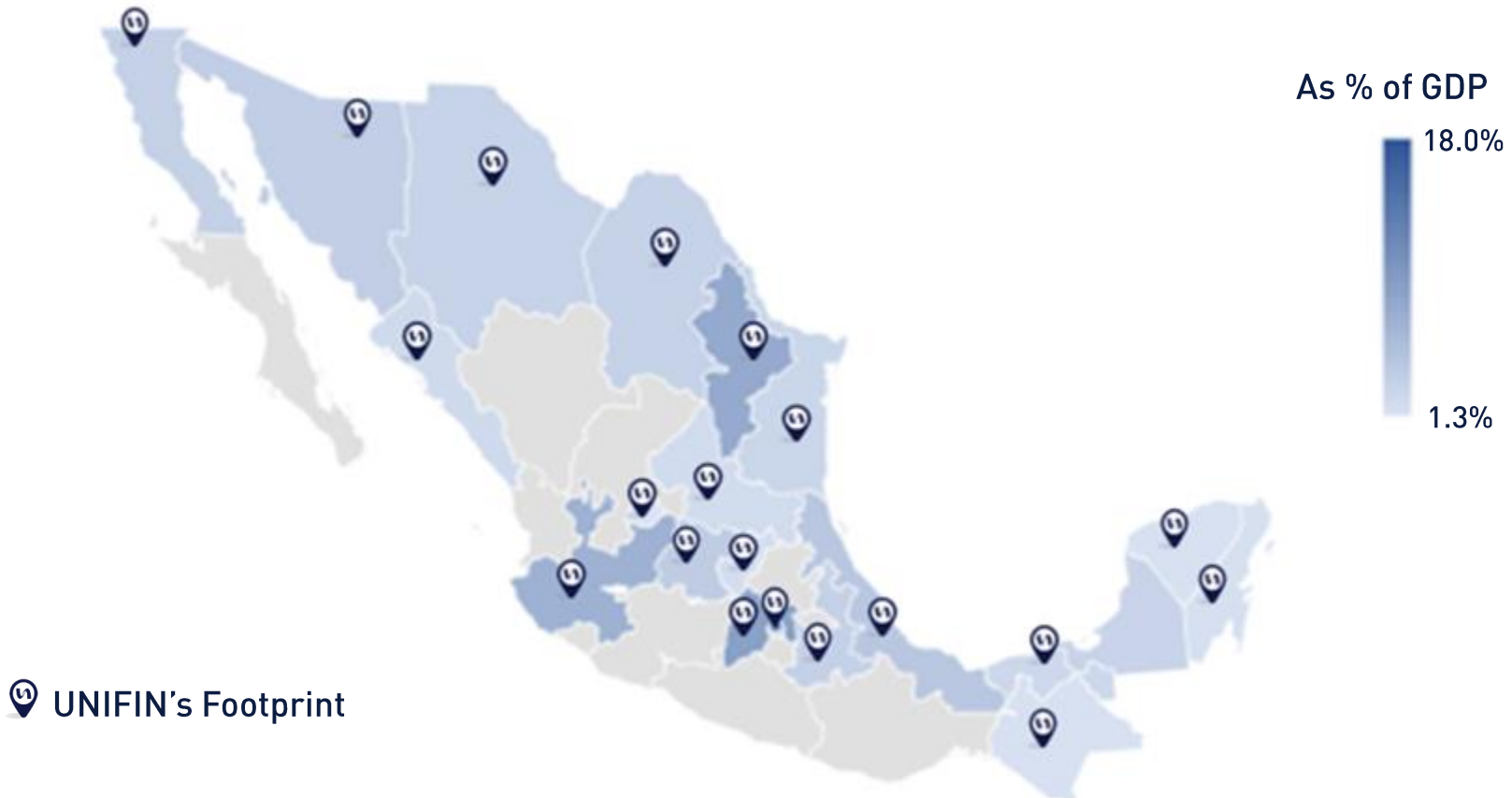
Insurance Brokerage

-  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:



Strategic footprint in states with more growth



✓

UNIFIN maintains a strategic footprint in states with more growth.

✓

The lack of financing continues to generate opportunities with attractive risk profiles

Development of Core Capabilities

Marketing

- Optimization
- Brand Awareness
- Engagement
- Campaign Performance: National Rank 9

Customer Knowledge and Segmentation

- Ad-hoc Studies
- Customer Experience

Prospecting Center

- Proprietary Methodology
- +200 Pre-approved Unileasing registrations
- +100 Appointments multiproduct

Digital Transformation & Channels

- Web/ Chat
- Customer Portal
- Digital Onboarding

Data Analytics and Artificial Intelligence

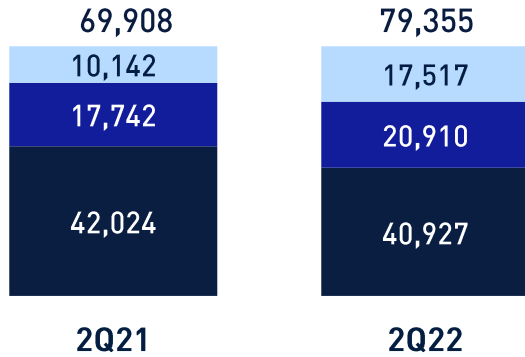
- SME Database
- Data Driven
- Decision Making
- High Quality Business Data



Diversified and Efficient Funding Sources

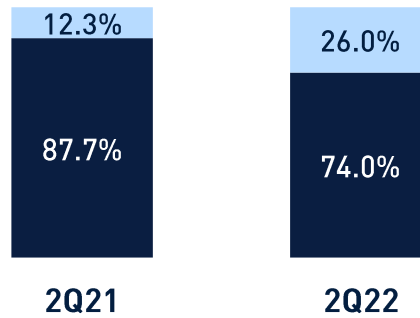
Financial Liabilities

■ International notes ■ Banks ■ Securitizations



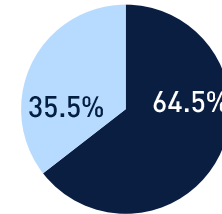
Rates

■ Fixed ■ Variable



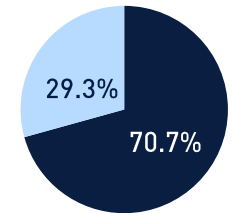
Currency

■ USD ■ MXN

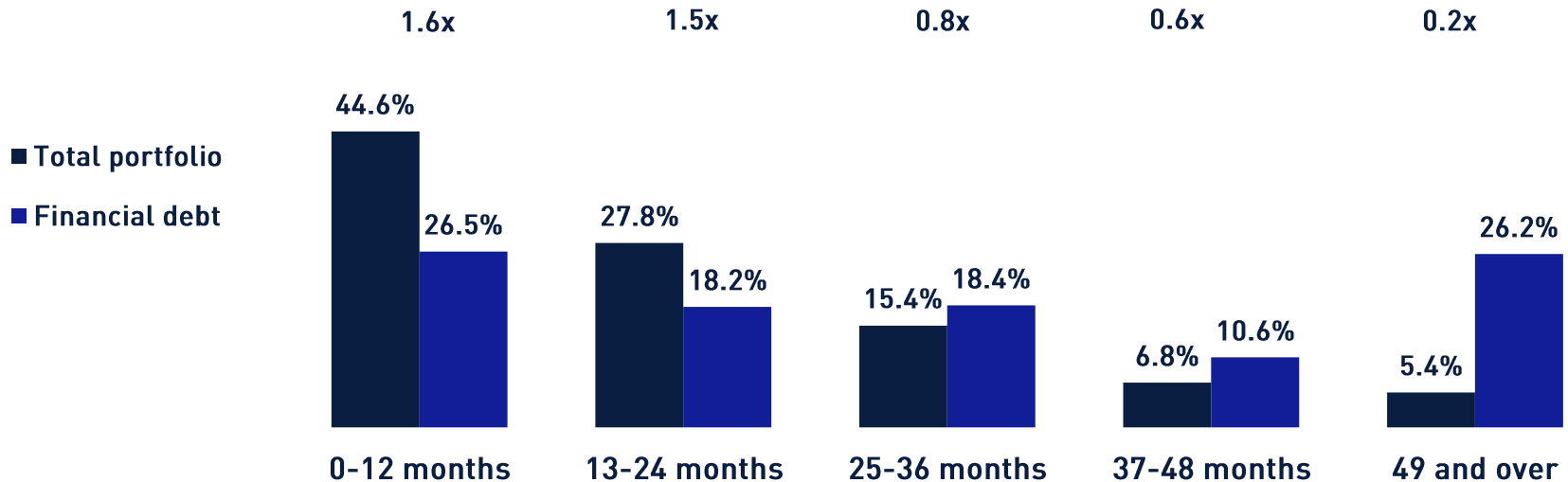


Debt

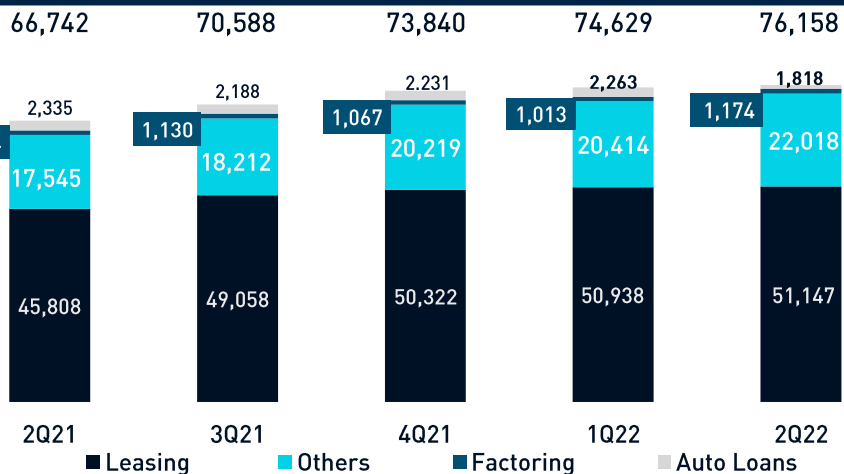
■ Unsecured ■ Secured



Maturity Profile



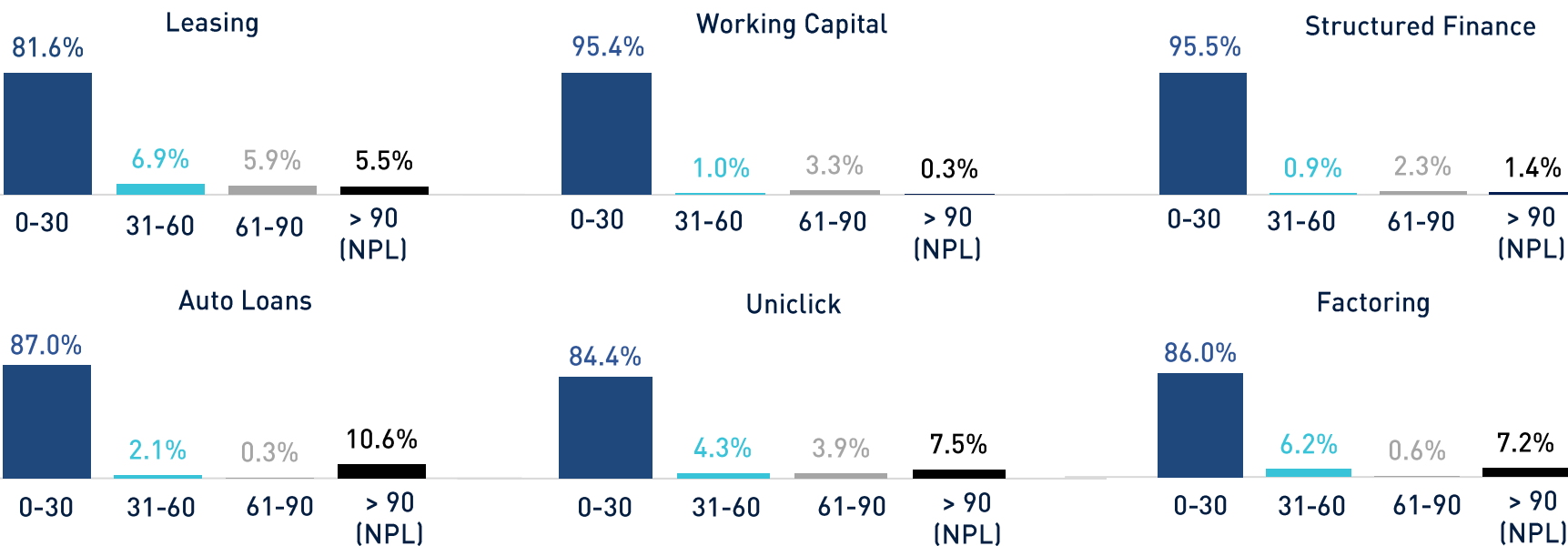
Total Portfolio



Non-Performing Loans

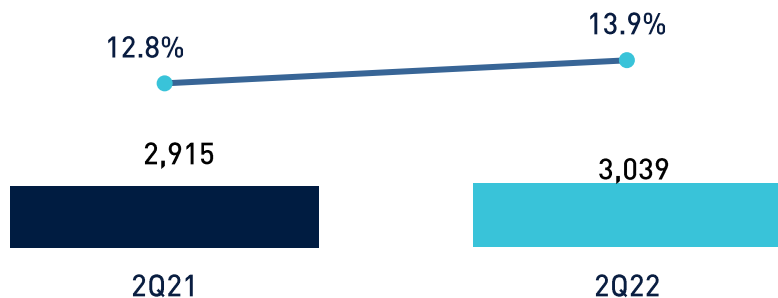


Aging Balances

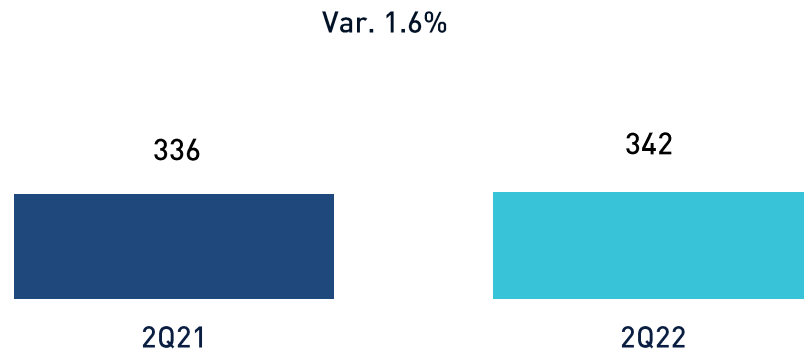


Ps. million

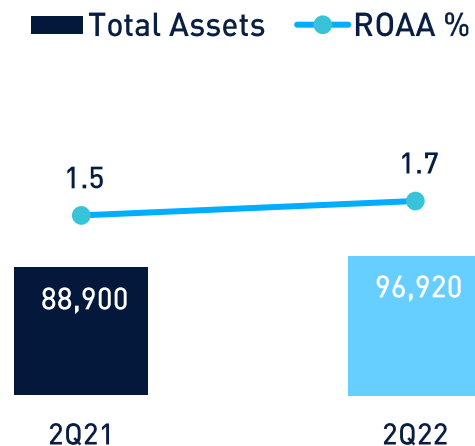
Interest income and OPEX



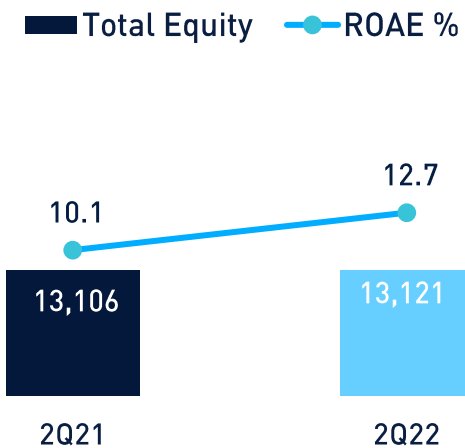
Net income



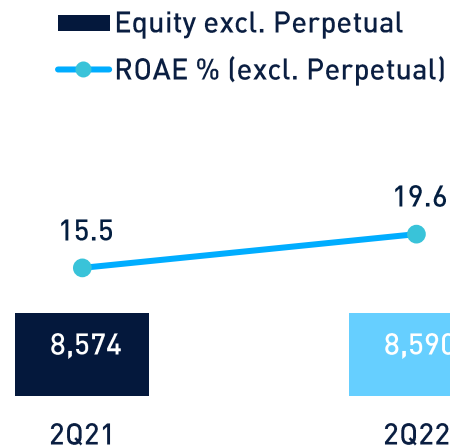
ROAA



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	Working Capital	Uniclick	Total Portfolio
NPL	2,838	98	192	146	26	170	3,471
Loan Loss	(1,887)	(98)	(192)	(146)	(176)	(225)	(2,724)
Loan Loss as % of NPL	66%	100%	100%	100%	672%	132%	78%

Information as of June 2022

Estimated Break-Even Value of the Leased Asset

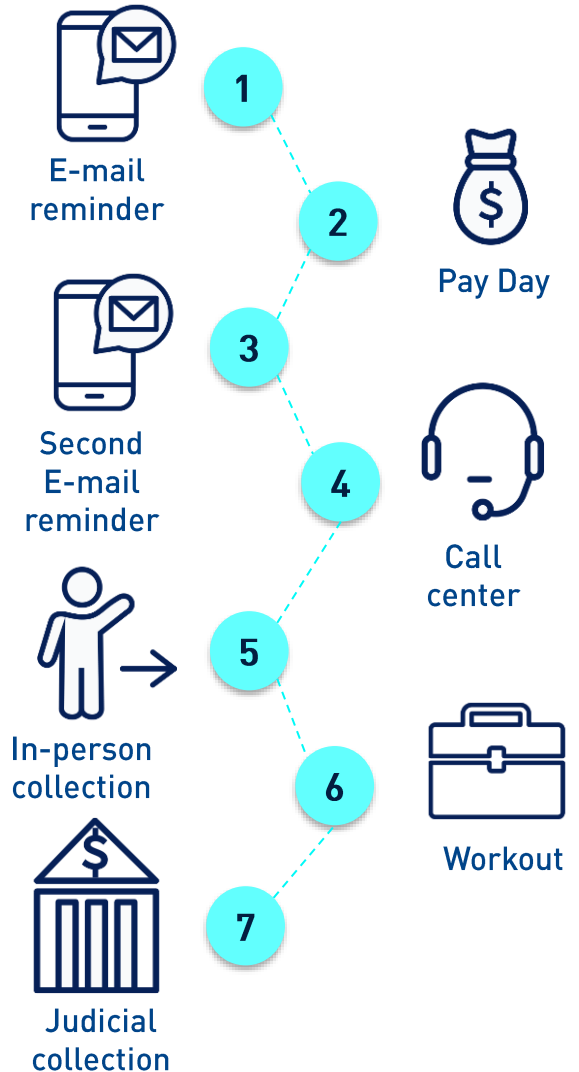
Historically, the Company has sold repossessed assets at approximately 80% of commercial value

% Recovery scenario	NPL +90	Reserve	Est. recovery Value	Net gain (Loss) ₁	Net balance
100.00%			2,236	(602)	1,285
75.00%	2,838	(1,887)	1,677	(1,161)	726
50.00%			1,118	(1,720)	167
25.00%			559	(2,279)	(392)

Information as of June 2022

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

Collection Process



Board of Directors

Related Members			Independent Members					
Rodrigo Lebois Mateos (Chairman)	Sergio José Camacho Carmona	Rodrigo Ballí Thiele	José Manuel Cayetano Sebastián González Sordo	José Luis Fernández Fernández	Gabriel Sama D'Jamus	Juan Ignacio Casanueva Pérez	Luis Barroso	José Luis Llamas Figueroa

Selected Management Team

Name	Position	Years of Experience	
		Total	At UNIFIN
Sergio Camacho Carmona	Chief Executive Officer	25	5
Sergio Cancino Rodríguez	Chief Financial Officer	35	7
José Ramón Díaz Arnau	Chief Commercial Officer	18	3
Juan José del Cueto Martínez	Chief Operating Officer	41	15
Federico Castillo Sánchez Mejorada	Chief Credit Officer	51	2
Rafael Caballero Hernández	Head of HR	44	8
Virgilio Isa	Chief Strategy Officer	33	1
Fernando Boza González	Chief Digital Officer	28	1

Executive Board Committees

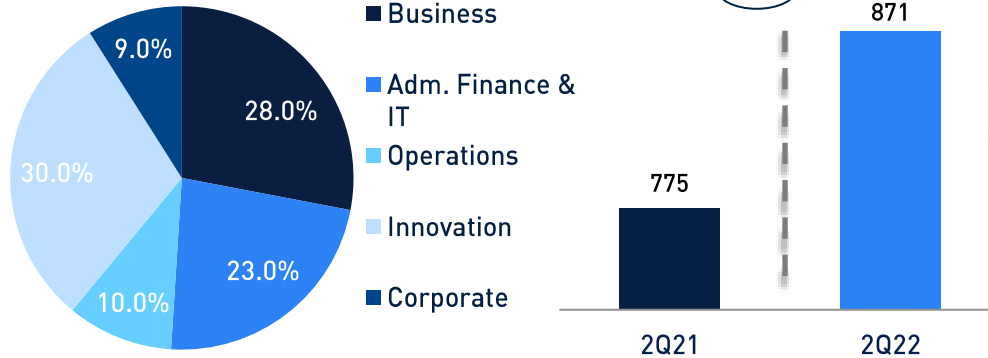


UNIFIN continues to grow its workforce mainly via increases in its variably compensated sales team, while maintaining high levels of operational efficiency

Workforce Evolution and Breakdown

(Employee type)

(Number of employees)



The development of our workforce is a priority for the Company. In 2022:

- +46 Courses
- 4 Scholarships
- 1 MBAs
- +8,826 hours provided in teaching and courses

Social Responsibility

QUALITY OF LIFE AT THE COMPANY

- Savings accounts
- Employee healthcare app
- Dinning 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
Economic slowdown	<ul style="list-style-type: none"> • Focusing on identifying regions and sectors that have positive dynamics: <ul style="list-style-type: none"> • Manufacturing focused on exports, nearshoring, logistic services and transportation, other services in productive assets • North and Center-North of the country have been growing in recent years above the average, boosted mainly by the export industry and remittances. Likewise, the South has shown a significant recovery due to the tourism's sector reactivation.
Low investment levels in fixed assets	<ul style="list-style-type: none"> • Remain close to our clients, offering financial advisory for their future investment plans • Financial, tax and accounting benefits from leasing vs other products. • The government will continue to carry on with its priority infrastructure projects, which we closely monitor, in order to capture opportunities for our clients
New government policies that affect the growth and/or development of SMEs	<ul style="list-style-type: none"> • The launching of the USMCA could benefit SMEs as global supply chains are reallocating operations in Mexico, as a result of nearshoring, therefore creating new clusters. • Working closely with the sectors and companies that are being prioritized by the government
Increase in reference rates	<ul style="list-style-type: none"> • Leasing is based on monthly fixed payments, hence our clients won't be affected by Banxico interest rate hikes.
FX risk	<ul style="list-style-type: none"> • All of our leases are in national currency.

Appendix



Income Statement Figures in Ps. million	2022	2021	Var.%
Interest income	3,039	2,915	4.3%
Depreciation of assets in leasing	29	35	(18.0%)
Interest cost	1,791	1,910	(6.2%)
Loan losses reserve	299	155	93.5%
Adjusted financial margin	920	815	12.9%
Financial margin	1,219	969	25.8%
Admin. Expenses	424	372	14.0%
Operating income	371	347	6.7%
Operating margin (% of sales)	12.2%	11.9%	30 bps
Financing result	35	24	46.5%
Net income	342	336	1.6%
Net margin (% of sales)	11.2%	11.5%	(30 bps)

Balance Sheet Figures in Ps. Million	2022	2021	Var.%
Assets			
Cash & cash equivalents	5,305	5,236	1.3%
Total loan portfolio, net	73,433	64,263	14.3%
Property, furniture and equipment - net	5,659	6,213	(8.9%)
Derivative financial instruments	5,196	5,978	(13.1%)
Deferred taxes	2,341	2,646	(11.5%)
Total assets	96,920	88,900	9.0%
Liabilities			
Bank loans	20,910	17,742	17.9%
Debt securities	17,517	10,142	72.7%
Senior notes	40,927	42,024	(2.6%)
Derivative financial instruments	2,482	3,828	(35.2%)
Other accounts payable	1,913	1,194	60.2%
Total liabilities	83,798	75,794	10.6%
Total stockholders' equity	13,121	13,106	0.1%
Total liabilities & stockholders' equity	96,920	88,900	9.0%

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 ¹	• 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 ²	• Decrease of Total Equity
Total Leverage ²	• Decrease of Total Equity
Total Portfolio ³	• 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

This document may contain certain forward-looking statements. These statements are non-historical facts, and they are based on the current vision of the Management of Unifin Financiera, S.A.B. de C.V., for future economic circumstances, the conditions of the industry, the performance of the Company and its financial results. The terms "anticipated", "believe", "estimate", "expect", "plan" and other similar terms related to the Company, are solely intended to identify estimates or predictions. The statements relating to the declaration or the payment of dividends, the implementation of the main operational and financial strategies and plans of investment of equity, the direction of future operations and the factors or trends that affect the financial condition, the liquidity or the operating results of the Company are examples of such statements. Such statements reflect the current expectations of the management and are subject to various risks and uncertainties. There is no guarantee that the expected events, trends or results will occur. The statements are based on several suppositions and factors, including economic general conditions and market conditions, industry conditions and various factors of operation. Any change in such suppositions or factors may cause the actual results to differ from expectations.



Contact:
Investor Relations
T: +52 55 4162 8270
unifin_ri@unifin.com.mx



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