

UNIFIN informs on Ratings' changes from HR Ratings and S&P Global Ratings

Mexico City, August 9, 2022. UNIFIN Financiera, S.A.B. de C.V. (BMV: UNIFINA) ("UNIFIN" or the "Company") informs that today HR Ratings downgraded the Company's rating from HR AA-to HR C-; its short-term program of *certificados bursátiles* from HR1 to HR5; its six senior notes issuances' ratings from HR BB+ (G) to HR C- (G) and its perpetual bond rating from HR BB (G) to HR C- (G). All these ratings were also placed on negative watch.

Additionally, S&P Global Ratings lowered its issuer credit rating on Unifin to 'D' from 'B+', on the senior unsecured debt to 'D' from 'B+' and on its hybrid perpetual notes to 'D' from 'CCC+'. S&P also lowered the long term national scale rating to 'D' from 'mxBBB-' and the short term national scale rating to 'D' from 'mxA-3'.

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