PODER PARA TU NEGOCIO

Updated business plan, reflecting the updated restructuring proposal included in the *Convenio Concursal*

September 21, 2023

UNIFIN

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Key Premises

General Assumptions

- Forecast is based on the restructuring and recapitalization of UNIFIN being complete by Oct 31, 2023; Reorganized Unifin is assumed to launch on Nov 1, 2023
- Business operating premises are based on the best knowledge of UNIFIN's management and its advisors regarding:
  - Loan market conditions in Mexico to support origination of new loans
  - Nafin/Bancomext Warehouse facility to support new originations pursuant to Nafin/Bancomext terms & conditions
  - Gradual expansion of warehouse capacity from external capital market participants after initial 24 months
- UNIFIN's business plan consolidates a runoff of the legacy portfolio ("OldCo"), and commencing new originations through a highly focused, lean business model ("NewCo"), in order to maximize creditor recoveries
  - While this presentation references OldCo and NewCo, this characterization is meant for illustrative purposes only
  - Unifin is intending to restructure its operations and debts within the same legal entities that exists today and the corporate structure will be maintained
- Cash distributions to Unsecured Funded Debt will be controlled and paid through an administrative trust comprising all current unencumbered assets(1). Waterfall of payments from the administrative trust is as follows:
  - OldCo operating expenses
  - Debt service for NAFIN and Bancomext take-back debt, until the end of 2028
  - $70MM to fund new origination and working capital related to new origination
  - Payments to Pledge facilities, in the following order:
    1. Payment of 50% of the balance of pending payments
    2. After the above is paid, split 50/50 of available cash flow, 50% to pay down the balance of pending payments to the Pledge facilities, and 50% for distribution to holders of Unsecured Funded Debt claims
  - All remaining excess cash to be distributed to holders of Unsecured Funded Debt claims
- These projections do not include a market-based servicing fee to recover the costs of servicing the secured portfolios

Notes:
(1) Unencumbered performing and past due portfolio and unencumbered assets at exit from Concurso Mercantil and residual value of all bursas, hybrids and pledge facilities

Summary of Key Changes to Business Plan

Unsecured Funded Debt holders to receive USD $94M in incremental distributions (from $260M to $354M)

Cumulative Cashflows (Nov 2023 – Dec 2036)

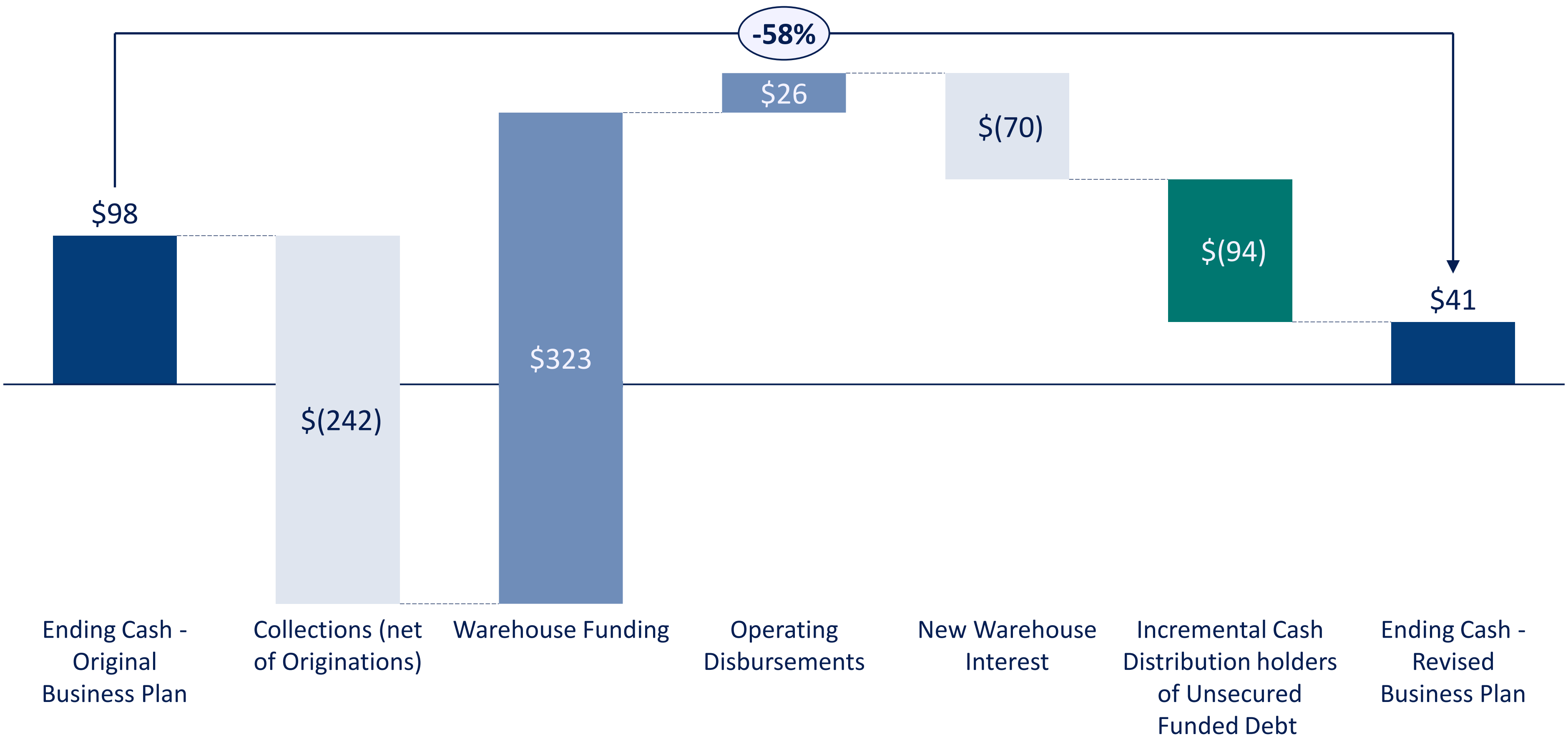
In USD $ M	Original BP	Revised BP	Variance	
Collections - Commited & Existing	$ 1,585	$ 1,585	$ -	
Collections - New Origination	9,365	8,350	(1,015)	[1]
Total Collections	**10,950**	**9,935**	**(1,015)**	
Originations - New Origination	(7,753)	(6,980)	773	
Total Originations	**(7,753)**	**(6,980)**	**773**	
Net Financing Cash Flows	(1,601)	(1,348)	253	
Operating & Other Disbursements	(1,424)	(1,398)	26	[2]
Asset Sales	135	135	-	
Total Net Cash Flow	**$ 308**	**$ 345**	**$ 37**	
ROLL-FORWARD LIQUIDITY				
Beginning Cash Balance	**$ 50**	**$ 50**	**$ -**	
Net Cash Flow	308	345	37	
Cash Distribution to Unsecured Creditors	(260)	(354)	(94)	[3]
Ending Cash Balance	**$ 98**	**$ 41**	**$ (57)**	

1) NewCo business would be 10% smaller than Original Business Plan
2) Opex as a percentage of collections in line with Original Business Plan (14% v. 13%)
3) Cash distributions to holders of Unsecured Funded Debt claims 36% greater than Original Business Plan

Bridge Analysis

(in USD$ M)

Bridge Analysis – Ending cash balance as of 12/31/36



Administrative Trust Waterfall

In USD$ M

Revised BP	Nov-Dec 2023	2024	2025	2026	2027	2028	Total
OldCo Operating Expenses (1)	$ 37	$ 160	$ 111	$ 69	$ 31	$ 5	$ 414
70MM to Fund NewCo	10	60	-	-	-	-	70
Bancomext (P&I)	20	16	15	14	14	13	91
NAFIN (P&I) - Up to 2028	3	20	20	19	19	19	100
Pledge Facilities Payments (2)	9	17	18	-	-	-	43
Total	**$ 79**	**$ 273**	**$ 164**	**$ 103**	**$ 63**	**$ 37**	**$ 719**

Notes:
(1) These projections do not include a market-based servicing fee to recover the costs of servicing the secured portfolios
(2) Certain Pledge Facilities collection payments are recovered through available collateral rather than the waterfall structure

2036 Key Metrics Comparison

In USD $ M **KEY METRICS**	Original BP	Revised BP	Variance
Illustrative Outstanding Debt			
New Warehouse Facilities	$ 677	$ 1,000	$ 323
Existing Hybrids and Trusts	-	-	-
Pledge facilities	-	-	-
Total Illustrative Secured Debt	677	1,000	323
New CEBURES Facility	183	183	-
New NAFIN Take Back Paper	-	-	-
New Bancomext Take Back Paper	-	-	-
Total Illustrative Take Back Debt	183	183	-
Total Illustrative Outstanding Debt	860	1,183	323
Less: Cash	(98)	(41)	57
Total Illustrative Outstanding Net Debt	**$ 762**	**$ 1,142**	**$ 380**

Illustrative Take Back Debt balances represent contractual face value and are not indicative of fair market value

2036 Key Metrics Comparison

In USD $ M **KEY METRICS**	Original BP	Revised BP	Variance
Estimated Accounting Book Value of Future Flows			
Performing Loans	$ -	$ -	$ -
Workout Recovery	-	-	-
Existing Portfolio[(1)]	**$ -**	**$ -**	**$ -**
New Originations Portfolio - Leasing	$ 1,655	$ 1,546	$ (108)
New Originations Portfolio - Uniclick	173	173	(1)
New Originations Portfolio[(2)]	**$ 1,828**	**$ 1,719**	**$ (109)**
Asset Sales	-	-	-
Total Est. Accounting Book Value of Future Flows	**$ 1,828**	**$ 1,719**	**$ (109)**

Notes:
(1) Existing Portfolio: Calculated as Total Future Collections (including residuals), discounted at 15% per year
(2) New Originations Portfolio: Calculated as Total Principal Future Collections (including residuals), in nominal dollars

Short-Term Liquidity (Pre-Emergence)

(in USD$ M)

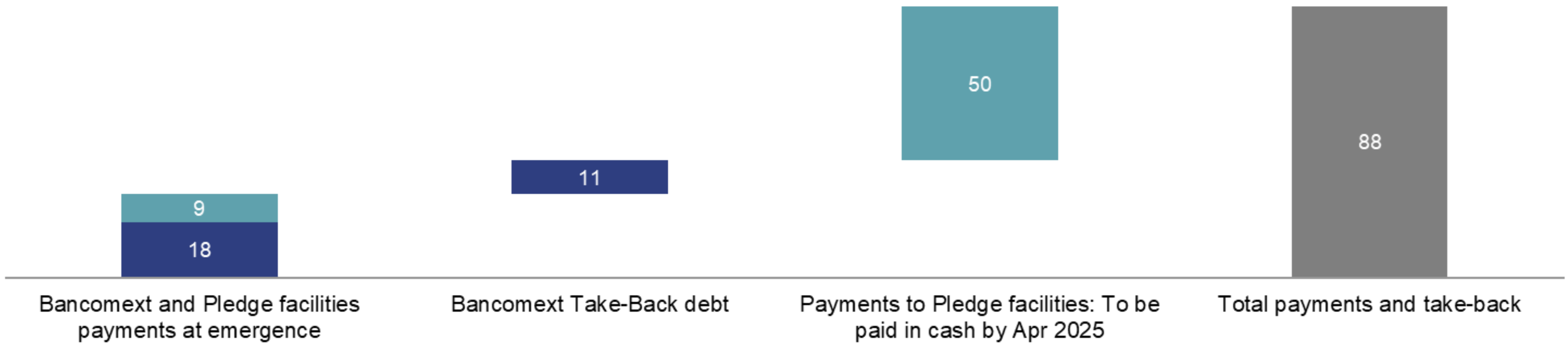
Key Takeaway: The Company has sufficient liquidity to complete its Restructuring through the Concurso Mercantil process, with a planned emergence date of October 31, 2023 [1][2]

In USD $ M	Act. Jan-23	Act. Feb-23	Act. Mar-23	Act. Apr-23	Act. May-23	Act. Jun-23	Act. Jul-23	Fcst Aug-23	Fcst Sep-23	Fcst Oct-23	TOTAL
Beginning Cash Balance	**$ 43.7**	**$ 36.0**	**$ 40.4**	**$ 32.4**	**$ 31.8**	**$ 83.1**	**$ 70.6**	**$ 67.9**	**$ 68.1**	**$ 68.7**	**$ 43.7**
Collections (Gross)	49.1	60.9	62.6	67.3	46.8	60.7	42.3	39.0	43.9	55.5	527.9
Origination Disbursements	(2.3)	(5.9)	(1.8)	(3.9)	(1.0)	(0.8)	(1.9)	(0.1)	(0.0)	-	(17.7)
Disbursements to Trusts and Lines of Credit	(26.5)	(35.7)	(45.1)	(48.2)	(24.9)	(41.9)	(23.6)	(23.3)	(23.0)	(37.0)	(329.3)
Operating Disbursements	(27.7)	(14.1)	(22.7)	(17.1)	(25.6)	(29.0)	(17.7)	(17.1)	(21.5)	(15.8)	(208.3)
Advisor Fees	(2.4)	(1.8)	(2.8)	(1.4)	(2.2)	(3.2)	(2.9)	(3.0)	(2.9)	(2.9)	(25.3)
Other Inflows (Outflows)	0.4	0.2	0.6	0.2	3.3	0.5	0.6	2.1	1.3	0.6	9.8
Asset Sales	-	-	1.1	0.6	56.6	0.7	0.4	2.7	2.7	8.5	73.2
Fx Adjustment (20.5 to 18.5)	1.7	1.0	0.2	1.9	(1.7)	0.5	-	-	-	-	3.5
Total Net Cash Flow	**(7.7)**	**4.4**	**(7.9)**	**(0.6)**	**51.2**	**(12.4)**	**(2.8)**	**0.3**	**0.6**	**8.8**	**33.8**
Ending Cash Balance	**36.0**	**40.4**	**32.4**	**31.8**	**83.1**	**70.6**	**67.9**	**68.1**	**68.7**	**77.5**	**77.5**
Memo: Payments At Emergence [3]											
(-) Transaction Costs	-	-	-	-	-	-	-	-	-	(23.3)	(23.3)
(-) Retention Bonus at Emergence	-	-	-	-	-	-	-	-	-	(4.5)	(4.5)
(-) Bancomext & Pledge Facility Pymt [1]	-	-	-	-	-	-	-	-	-	(26.4)	(26.4)
Pro Forma - Ending Cash Balance	**$ 36.0**	**$ 40.4**	**$ 32.4**	**$ 31.8**	**$ 83.1**	**$ 70.6**	**$ 67.9**	**$ 68.1**	**$ 68.7**	**$ 23.4**	**$ 23.4**

Notes:
(1) Bancomext & Pledge Facility reserved payment shown for illustrative purposes to be paid upon emergence from Concurso
(2) All amounts are presented in nominal dollars
(3) Assumes 10/31/23 Emergence from Concurso Mercantil

Bancomext & Pledge Facility payments

In USD$ M



	Payment at Emergence	Payments after Emergence
Bancomext	• Will receive payments for 100% of cash collected from Jan 2023 – Oct 2023	• Beginning Nov 2023: Will receive equal monthly payments for its outstanding balance as of Oct 31, 2023; Facility will be paid in full by Dec 2028
Pledge Facilities	• Will receive payments for 25% of collections from Jan 2023 – Oct 2023	• Beginning Nov 2023: Will receive treatment per waterfall described in Key Premises section; pending payment will be paid in full by Apr 2025

Notes:
(1) These projections do not include a market-based servicing fee to recover the costs of servicing the secured portfolios
(2) Certain Pledge Facilities collection payments are recovered through available collateral rather than the waterfall structure

Annual Summary: Consolidated Business Plan

In USD $ M	Nov - Dec 2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033 - 2036	TOTAL
Collections - Commited & Existing	$ 100	$ 549	$ 315	$ 331	$ 170	$ 102	$ 8	$ 11	$ -	$ -	$ -	$ 1,585
Collections - New Origination	1	49	154	275	395	523	610	700	787	858	3,998	8,350
Total Collections	**101**	**598**	**469**	**606**	**565**	**625**	**618**	**711**	**787**	**858**	**3,998**	**9,935**
Originations - New Origination	(8)	(166)	(280)	(346)	(437)	(489)	(468)	(570)	(611)	(652)	(2,953)	(6,980)
Total Originations	**(8)**	**(166)**	**(280)**	**(346)**	**(437)**	**(489)**	**(468)**	**(570)**	**(611)**	**(652)**	**(2,953)**	**(6,980)**
Net Financing Cash Flows	(103)	(313)	(64)	35	38	4	(54)	(43)	(80)	(129)	(640)	(1,348)
Operating & Other Disbursements	(33)	(168)	(134)	(122)	(102)	(91)	(86)	(90)	(92)	(94)	(387)	(1,398)
Asset Sales	10	93	32	-	-	-	-	-	-	-	-	135
Total Net Cash Flow	**$ (32)**	**$ 44**	**$ 23**	**$ 173**	**$ 65**	**$ 49**	**$ 9**	**$ 8**	**$ 5**	**$ (16)**	**$ 17**	**$ 345**
ROLL-FORWARD LIQUIDITY												
Beginning Cash Balance	**$ 50**	**$ 18**	**$ 62**	**$ 68**	**$ 40**	**$ 45**	**$ 58**	**$ 46**	**$ 35**	**$ 40**	**$ 24**	**$ 50**
Net Cash Flow	(32)	44	23	173	65	49	9	8	5	(16)	17	345
Cash Distribution to Unsecured Creditors [1]	-	-	(18)	(201)	(60)	(36)	(21)	(19)	-	-	-	(354)
Ending Cash Balance	**$ 18**	**$ 62**	**$ 68**	**$ 40**	**$ 45**	**$ 58**	**$ 46**	**$ 35**	**$ 40**	**$ 24**	**$ 41**	**$ 41**

Note:
(1) Cash distributions to holders of Unsecured Funded Debt claims consistent with assumptions outlined in the "Key Premises" section

Key Metrics: Consolidated Business Plan

In USD $ M KEY METRICS	Nov - Dec 2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2036
Illustrative Outstanding Debt											
New Warehouse Facilities	$ 6	$ 117	$ 276	$ 445	$ 620	$ 750	$ 816	$ 910	$ 975	$ 1,000	$ 1,000
Existing Hybrids and Trusts	464	210	96	48	11	-	-	-	-	-	-
Pledge facilities	169	100	27	19	10	1	1	-	-	-	-
Total Illustrative Secured Debt	639	427	399	512	641	751	817	910	975	1,000	1,000
New CEBURES Facility	183	183	183	183	183	183	183	183	183	183	183
New NAFIN Take Back Paper	203	195	187	178	170	161	146	130	115	98	-
New Bancomext Take Back Paper	62	50	37	25	12	-	-	-	-	-	-
Total Illustrative Take Back Debt	448	428	407	387	366	344	329	314	298	281	183
Total Illustrative Outstanding Debt	1,088	854	806	899	1,007	1,095	1,146	1,223	1,273	1,281	1,183
Less: Cash	(18)	(62)	(68)	(40)	(45)	(58)	(46)	(35)	(40)	(24)	(41)
Total Illustrative Outstanding Net Debt	**$ 1,070**	**$ 792**	**$ 738**	**$ 859**	**$ 962**	**$ 1,037**	**$ 1,100**	**$ 1,188**	**$ 1,233**	**$ 1,258**	**$ 1,142**

Illustrative Take Back Debt balances represent contractual face value and are not indicative of fair market value

Key Metrics: Consolidated Business Plan

In USD $ M	Nov - Dec										
KEY METRICS	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2036
Estimated Accounting Book Value of Future Flows											
Performing Loans	$ 396	$ 214	$ 104	$ 51	$ 19	$ 9	$ 3	$ 0	$ -	$ -	$ -
Workout Recovery	781	555	430	207	99	14	8	1	-	-	-
Existing Portfolio[1]	**$ 1,177**	**$ 769**	**$ 534**	**$ 258**	**$ 119**	**$ 23**	**$ 11**	**$ 1**	**$ -**	**$ -**	**$ -**
New Originations Portfolio - Leasing	$ -	$ 117	$ 292	$ 481	$ 685	$ 850	$ 932	$ 1,042	$ 1,138	$ 1,227	$ 1,546
New Originations Portfolio - Uniclick	1	32	68	81	93	104	102	116	128	136	173
New Originations Portfolio[2]	**$ 1**	**$ 149**	**$ 360**	**$ 562**	**$ 779**	**$ 953**	**$ 1,034**	**$ 1,159**	**$ 1,266**	**$ 1,363**	**$ 1,719**
Asset Sales	130	35	3	-	-	-	-	-	-	-	-
Total Est. Accounting Book Value of Future Flows	**$ 1,308**	**$ 953**	**$ 896**	**$ 820**	**$ 897**	**$ 977**	**$ 1,044**	**$ 1,160**	**$ 1,266**	**$ 1,363**	**$ 1,719**

Notes:
(1) Existing Portfolio: Calculated as Total Future Collections (including residuals), discounted at 15% per year
(2) New Originations Portfolio: Calculated as Total Principal Future Collections (including residuals), in nominal dollars

Hybrids, Bursas & Pledges Summary (1)

Pay-off schedule based upon current portfolio performance committed to each facility only (e.g., no collateral – sharing within institutions; no unencumbered cash used to settle facilities)

In USD 000's		Balance as of 07/31/23	Pay-off Month		Collections after Payoff(2)
I. HYBRIDS					
Hybrid 1	$	26,820	Apr-27	$	900
Hybrid 2		28,297	Jan-25		25,728
Hybrid 3		41,183	Aug-28		1,684
Hybrid 4		448	Sep-23		5,337
Total Hybrids	**$**	**96,747**		**$**	**33,650**
II. BURSAS					
Bursa 1	$	240,158	Mar-28	$	25,873
Bursa 2		102,506	Oct-26		24,451
Bursa 3		91,154	Jun-25		51,580
Bursa 4		53,050	Oct-24		39,318
Total Bursas	**$**	**486,868**		**$**	**141,221**
Total Hybrids & Bursas	**$**	**583,615**		**$**	**174,871**
III. PLEDGE & OTHER FACILITIES					
Pledge 1		121,430	NA		-
Pledge 2		21,010	Oct-24		33,439
Pledge 3		30,199	Jun-25		17,588
Pledge 4		5,621	NA		-
Pledge 5		6,960	NA		-
Total Pledge Facilities	**$**	**185,219**		**$**	**51,027**
TOTAL (Hybrids, Bursas & Pledges)	**$**	**768,834**		**$**	**225,898**

Notes:
(1) All amounts are presented in nominal dollars
(2) Reflects collections between their pay-off date and December 2030
(3) These projections do not include a market-based servicing fee to recover the costs of servicing the secured portfolios

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Loan Portfolio Overview

As of 06/30/23

MXN $'MM

	Encumbered	Unencumbered	Total	Minor risk exposure portfolio	Major risk exposure portfolio (*)	Total
Loan Portfolio integration						
Leasing	$ 21,357	$ 18,102	$ 39,459	$ 8,956	$ 30,503	$ 39,459
Auto	$ 1,045	$ 122	$ 1,167	$ 575	$ 592	$ 1,167
Factoring	$ -	$ 339	$ 339	$ 75	$ 264	$ 339
Structured financing	$ 704	$ 4,044	$ 4,748	$ 3,801	$ 947	$ 4,748
Working capital/Other loans	$ 2,113	$ 12,518	$ 14,631	$ 1,595	$ 13,036	$ 14,631
Uniclick	$ 1,266	$ 39	$ 1,305	$ 592	$ 713	$ 1,305
Total portfolio	**$ 26,486**	**$ 35,164**	**$ 61,650**	**$ 15,594**	**$ 46,055**	**$ 61,650**
Reserves			$ (3,068)			
Net Portfolio			**$ 58,582**			

(*) The major risk exposure portfolio includes loans with non-regular payments for more than 90 days. However, UNIFIN continues implementing a comprehensive past-due collections program to enhance collections from this segment of the portfolio

Notes:
a) Past due rate for the UNIFIN portfolio is 21.91%. Past due rate is calculated dividing Net risk exposure ($13,663m) by the Estimated portfolio accounting value ($62,368m) which is the Total portfolio ($61,650m) plus additional concepts such as origination expenses, insurance provisions and residual receivables for a total of $718m. Net Risk exposure is calculated by excluding from the Gross major risk exposure portfolio ($46,055m) those client groups in which the value of the collateral / assets is higher than the Risk exposure to arrive to the Net major risk exposure ($41,964m) and subtracting i) VAT from accrued unpaid rents and other adjustments ($9,481m); ii) deposits already collected (P$108m); iii) the value of the assets and collateral securing certain loans ($15,644m); iv) the accounting reserves ($3,068m)
b) IFRS implementation at UNIFIN took place in Q1 2019. Balances above do not consider relevant aspects of IFRS methodology, for example effective interest rate

Collections (regular and work-out recoveries)

Collections (regular and work-out recoveries)	

Collections (regular and work-out recoveries)

- **Regular collections from the loan portfolio**. Forecast uses 12 months of historical collections (Jul-22 – Jun-23) to predict future collections until 2030, calculated as a % of the expected payments based on each structure's specific collateral amortization table
    - Considers all clients not included in the work-out recovery plan, to avoid any duplication (2,000+ clients excluded)
    - ~8% average gap between theoretical collections and projected collections over the look back period and the universe of clients considered (i.e. non-work-out clients), which is carried forward in the model with further deterioration adjustments:
        - Collection curves adjusted by 2% in 2024 and 1% annually for 2025 & 2026 to account for expected deterioration on a net basis
    - Includes residual values for leasing, adjusted to 65% recovery, paid in cash after 90 days of the loan amortization
- **Collections from Work-Out portfolio**, per UNIFIN's Work-Out Recovery Plan developed in August 2023 by a combined task force including Portfolio Operations, Work-Out Collections, Legal, Collection Agencies, Assets and advisors:
    - Work-out recovery plan created at an individual client / client group level for approx. 2,000 clients that have not made payments in the last 90 days
    - Plan reflects $18.2B MXP in work-out recoveries from a $52.9B MXP past-due portfolio – 34.4% recovery
        - $52.9B in past due portfolio includes: i) $46.1B in past-due loans as of June 2023; ii) $1.2B in current loans from past due clients as of June 2023 (work-out plan is created by client / client group to include total exposure to a client / client group, even if some loans might be current); iii) $5.6B in past due loans written-off before and after Aug 2022, where collection actions continue to date
    - Planned recoveries are a combination of cash recoveries (one-time and restructured loans), repossession of leased assets, and execution of collateral guaranties, through a variety of negotiation, litigation and other recovery strategies, individually identified for each client / client group
    - Timing reflected in the plan takes into account the time required to complete restructuring negotiations, litigation actions and monetization of assets
- **Estimated collections from large bullet loans:** each loan reviewed individually with the Collections team

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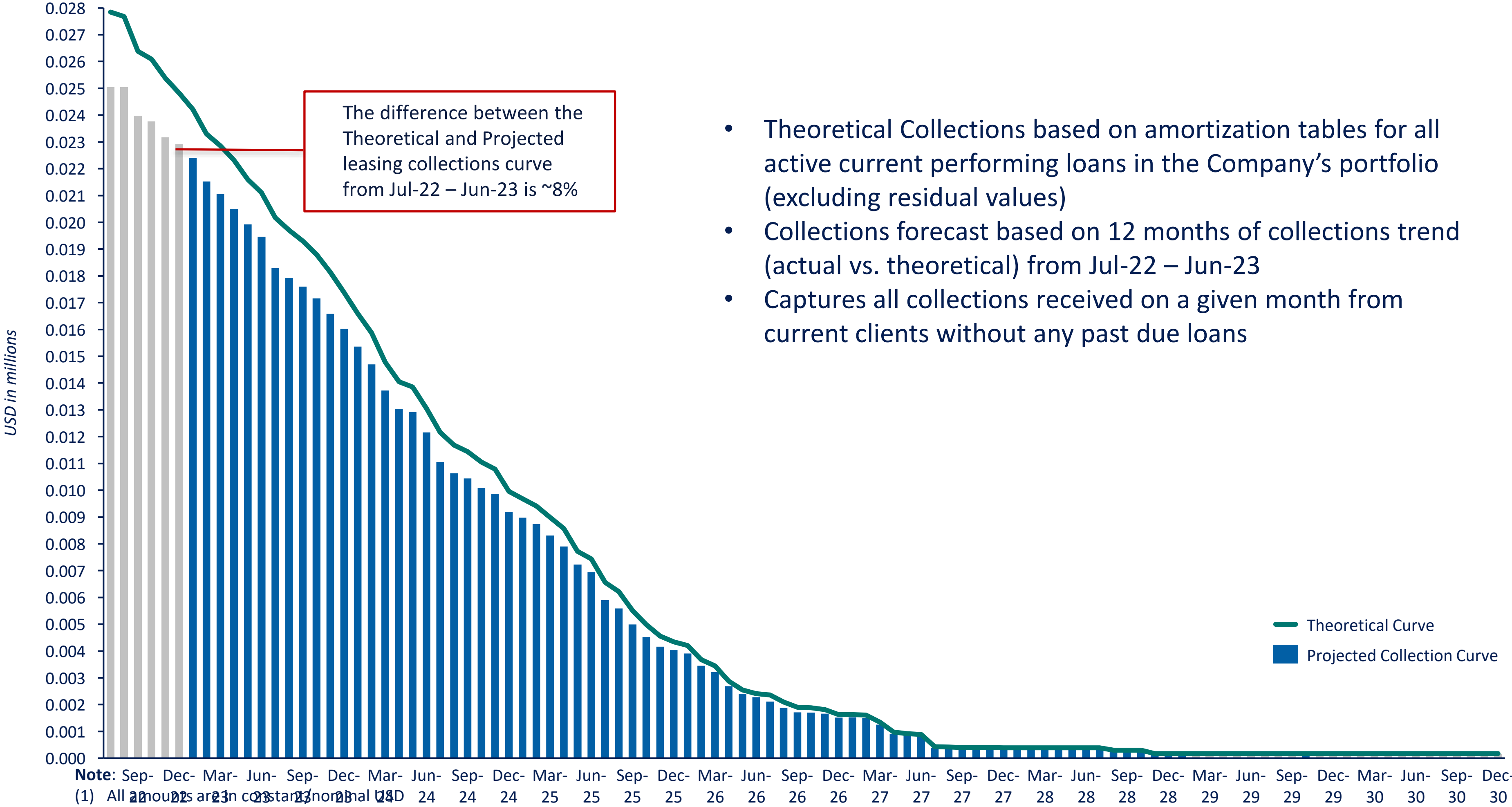
Collections (cont.)

Leasing Portfolio: Theoretical & Projected Collection Curves



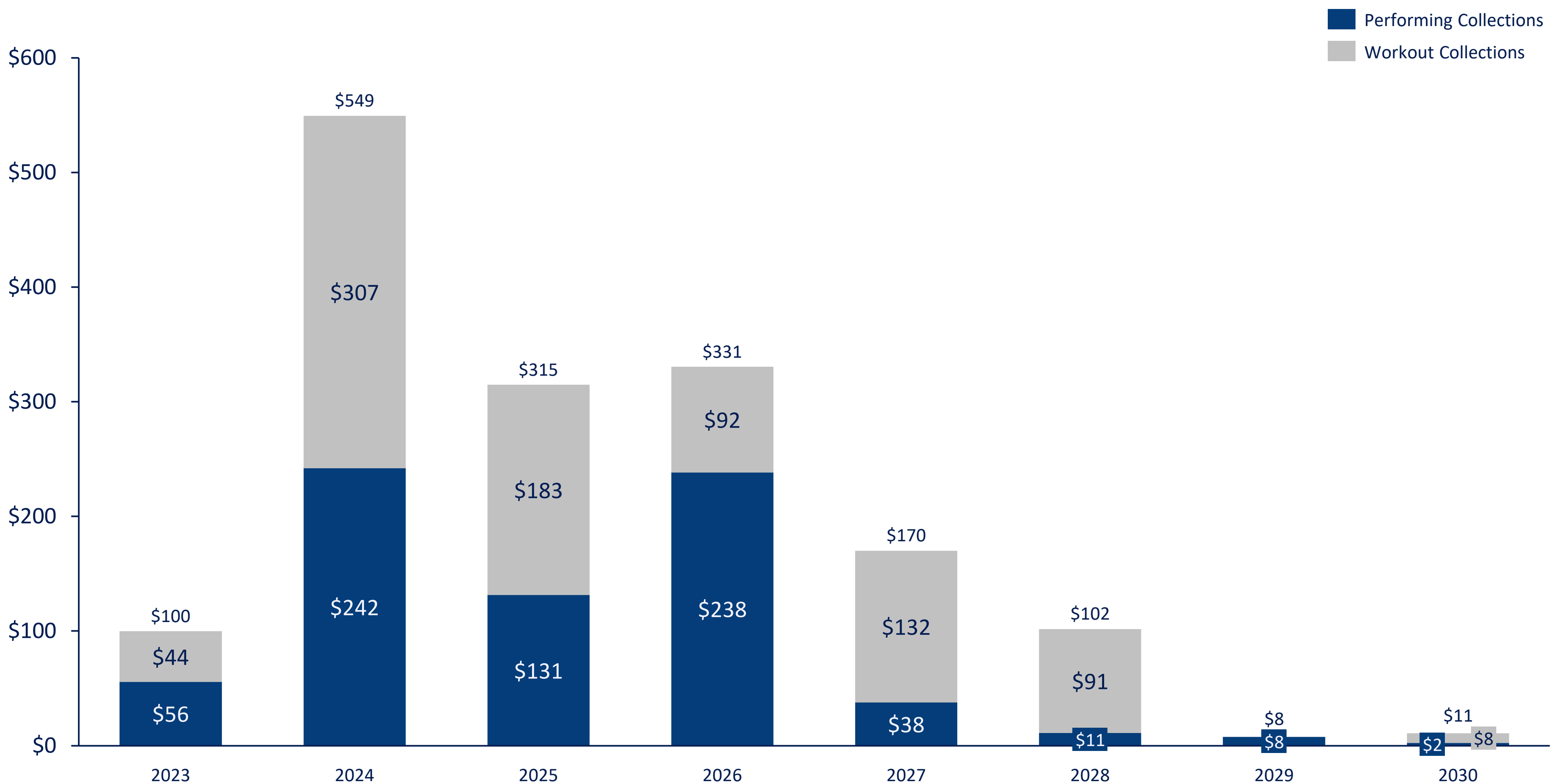
- Theoretical Collections based on amortization tables for all active current performing loans in the Company's portfolio (excluding residual values)
- Collections forecast based on 12 months of collections trend (actual vs. theoretical) from Jul-22 – Jun-23
- Captures all collections received on a given month from current clients without any past due loans

Note:
(1) All amounts are in constant/nominal USD

Collections (performing and work-out recoveries)

In USD$ M

OldCo Annual Collections (2023 – 2030)



Projected Asset Sales – Current Assets in Possession and Work-out Recoveries

In USD MM	2023 Nov-Dec	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	TOTAL
Vessels	$ 0.9	$ 1.6	$ 1.6	$ 1.6	$ 0.5	$ -	$ -	$ -	$ -	$ 6.2
Total Vessels	**0.9**	**1.6**	**1.6**	**1.6**	**0.5**	**-**	**-**	**-**	**-**	**6.2**
Machinery and Equipment	2.6	0.2	0.2	0.2	0.2	-	-	-	-	3.4
Total Machinery and Equipment	**2.6**	**0.2**	**0.2**	**0.2**	**0.2**	**-**	**-**	**-**	**-**	**3.4**
Industrial	-	2.9	2.9	2.3	2.3	-	-	-	-	10.5
Lot	1.5	8.1	8.1	6.5	6.5	-	-	-	-	30.6
Office	-	0.3	0.3	0.2	0.2	-	-	-	-	1.0
Housing	-	0.2	0.2	0.2	0.2	-	-	-	-	0.7
Total Real Estate	**1.5**	**11.4**	**11.4**	**9.2**	**9.2**	**-**	**-**	**-**	**-**	**42.8**
Workout Recovery	5.2	4.5	8.2	32.7	0.2	8.1	8.1	8.1	8.1	83.1
Total Workout Recovery	**5.2**	**4.5**	**8.2**	**32.7**	**0.2**	**8.1**	**8.1**	**8.1**	**8.1**	**83.1**
Total Assets sales	**$ 10.1**	**$ 17.8**	**$ 21.5**	**$ 43.7**	**$ 10.2**	**$ 8.1**	**$ 8.1**	**$ 8.1**	**$ 8.1**	**$ 135.5**

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New Originations

New Origination

- New origination placed under the following terms, based on recent trends and market conditions
- Interest Rates charged to customers based on monthly origination volumes, which includes 100bp for insurance coverage

Leasing				
Monthly Origination (USD $M[1])	$0-$13	$13-$26	$26-$39	$39+
IRR	30.7%	30.12%	29.6%	28.5%
Uniclick				
Monthly Origination (USD $M[1])	$0-$4	$4-$8	$8-$12	$12+
IRR	46.7%	46.7%	46.1%	44.9%

Leasing

- Term: 48 months
- Past due adjustment (the approximate net amount that will not be collected from new originations): 5% for the first year and 6% for the remaining 3 years
- Upfront Collections: (i) 10% down payment; (ii) one-month deposit at the beginning of loan and (iii) 2.5% commission
- Residual Value: 25%
- Forecast includes 30% cash recovery of residual values, with 60% refinanced over 24 months

Uniclick

- Term: 24 months
- Past due adjustment (the approximate net amount that will not be collected from new originations): 8% for the first year and 9% for the second year
- Upfront Collections: (i) 5.0% commission

Note:
(1) All amounts are in constant/nominal USD, considering 18.5 FX

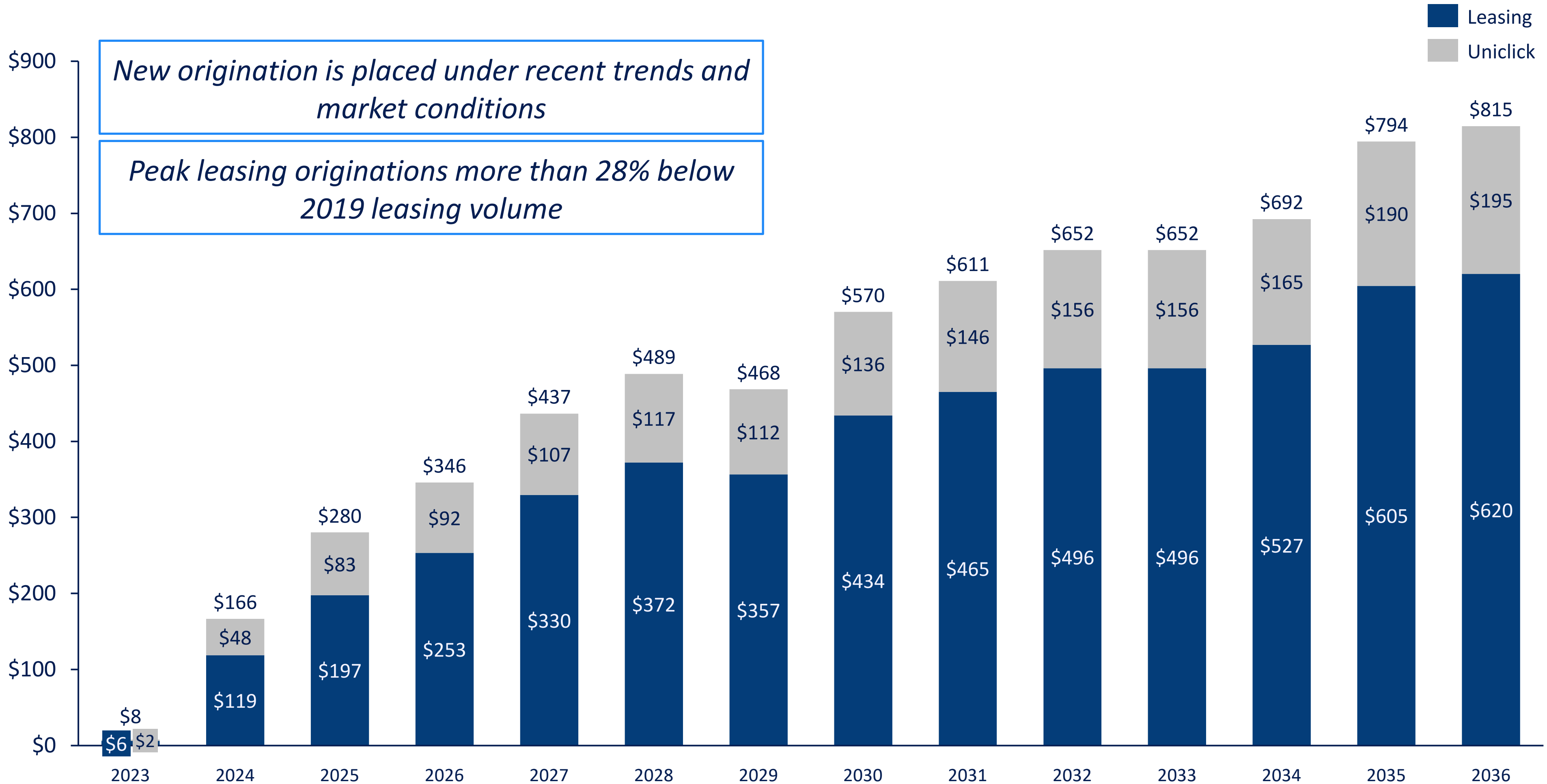
New Originations: Progressive volume ramp-up, focused on strategic sectors and moderate ticket size, in order to maintain high quality of the portfolio

In USD$M

Annual Originations (2023 – 2036)

New origination is placed under recent trends and market conditions

Peak leasing originations more than 28% below 2019 leasing volume



Debt & Capital Structure

Warehouse Funding

- New originations are funded first with company cash when available and then through a Warehouse Facility:

Facility	Customer Origination Pledged	Reinvested Collections	Tenor & Capacity	Interest Rate
NAFIN	83%	Yes	Nov 23 – Dec 36: $250M USD	TIIE + 160 (Nov23 – Dec36)
Other Warehouse	83%	No	Jul 25 – Jun 2027: $250M USD Jul 27 – Jun 2029: $500M USD Jul 29 – Dec 2036: $750M USD	TIIE + 260 (Jul 25 – Jun 29) TIIE + 360 (Jul 29 – Dec 36)

- Cash flows from loans originated through Nafin facility shall be self-contained within a trust and can only be used to originate new loans (i.e., working capital usage prohibited)
- Therefore loans originated through the NAFIN facility are, on average and over the life of the forecast, funded using 29% of UNIFIN cash and 71% of WH funding
- Loan principal is paid-off at maturity: Leasing – 4 years, Uniclick – 2 years

NAFIN Debt

- Existing debt of $204M USD exchanged for new notes
- Interest (6%) will begin to accrue in November 2023
- Tenure is 13 Years
- Subject to amortization of 20% in years 1-5, 30% in years 6-9, and remaining 50% in years 10-13 (in equal payments for the respective periods)

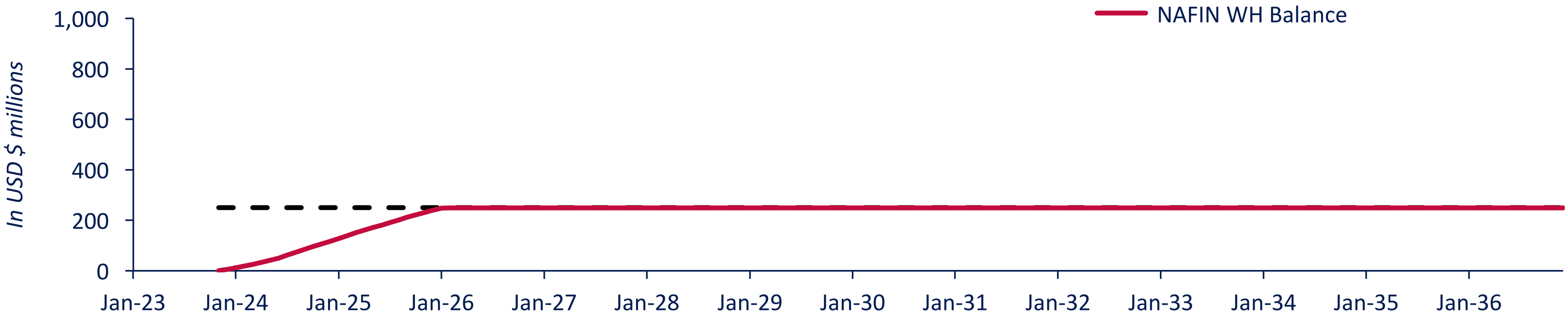
Cebures Debt

- Existing debt of $183M USD exchanged for new notes
- Interest (6%) will begin to accrue in November 2028 (i.e., 5 year interest expense holiday for new notes)
- Bullet amortization in 2036 (assumption that amount will be refinanced)

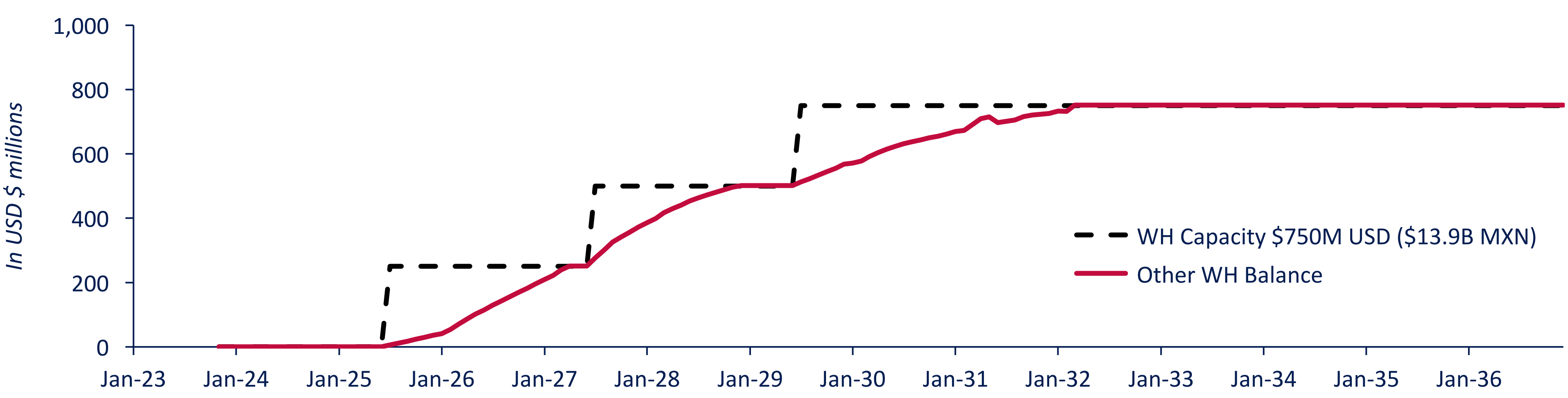
Use of Warehouse facilities (NAFIN and capital markets)

Combined Warehouse Funding grows to $1B USD Capacity by Jul-29 and is fully drawn by Mar-32

NAFIN Warehouse



Other Warehouse



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Operating Disbursements

In USD $MM	Nov-Dec 2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033 - 2036	Total
Operating Disbursements												
Payroll	$ 6	$ 30	$ 30	$ 31	$ 30	$ 26	$ 26	$ 26	$ 26	$ 26	$ 104	$ 359
Severance & Retention	5	-	-	-	-	-	-	-	-	-	-	5
Service Providers	17	54	50	51	45	39	40	40	41	41	163	580
Taxes	9	42	25	16	8	5	-	-	-	-	-	105
Insurance	8	36	34	27	18	18	18	21	22	24	107	334
Other Operating Expenses	1	6	3	3	3	3	3	3	3	3	13	46
Total	**$ 46**	**$ 169**	**$ 143**	**$ 127**	**$ 105**	**$ 91**	**$ 86**	**$ 90**	**$ 92**	**$ 94**	**$ 387**	**$ 1,429**

Payroll

- Headcount of 520 employees as of Jul 2023, of which ~7% is assumed to be allocated to start NewCo in Nov 2023
  - Progressive wind-down of OldCo positions and transfer to NewCo to support growth. Detail in next slide
- Forecast includes 3% annual merit increase

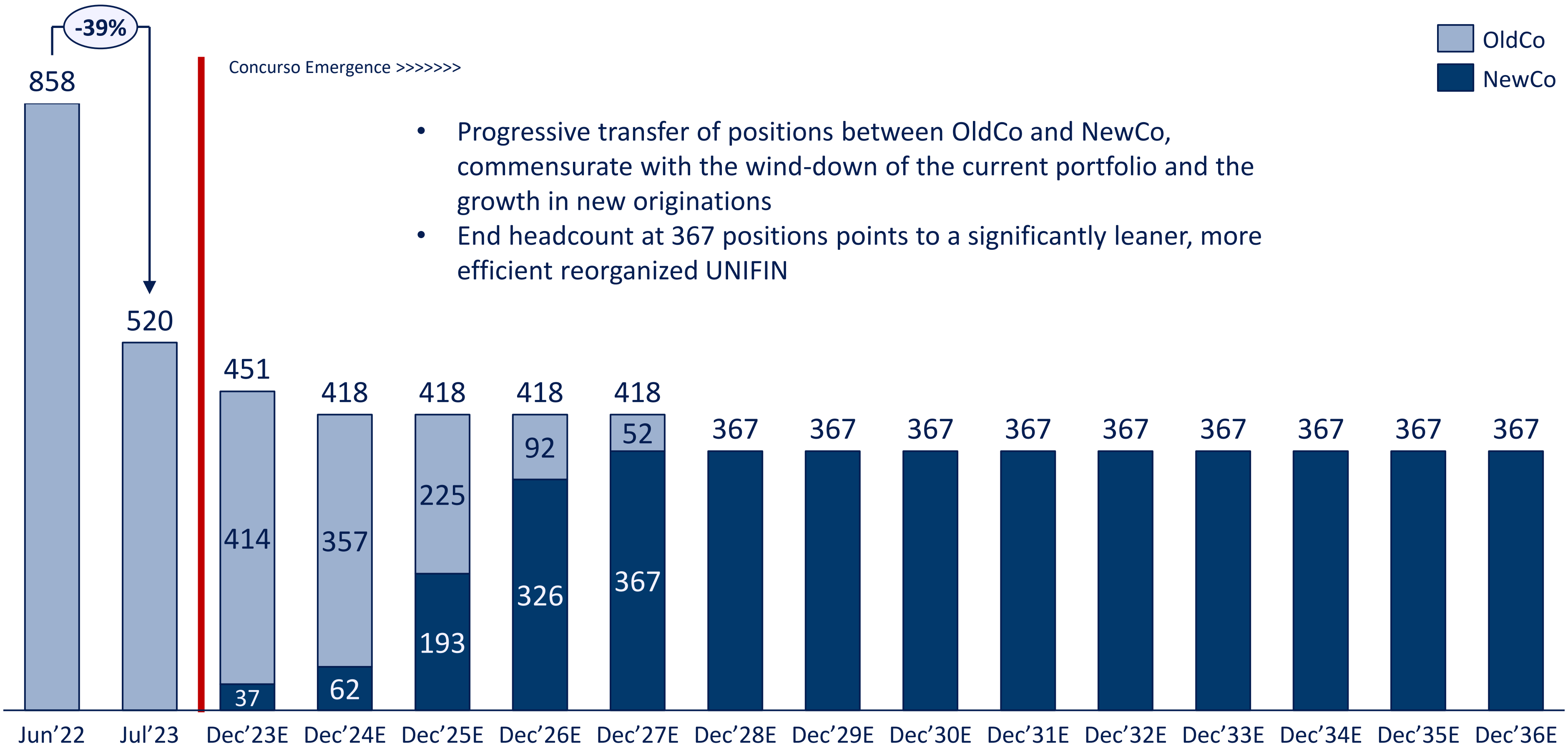
Service Providers

- Service Providers baseline based on cost-reduction initiatives implemented by the company during 2022-2023
- NewCo operating expenses are expected to scale up year-over-year consistent with new origination volumes, considering a certain proportion of fixed costs and operating leverage

Insurance

- Continuing insurance costs for current portfolio based on historical norm and portfolio wind-down trend
- Includes insurance premiums for newly leased assets (new origination), scaling-up with growth in origination volumes

Consolidated OldCo + NewCo: Headcount Trend



- Progressive transfer of positions between OldCo and NewCo, commensurate with the wind-down of the current portfolio and the growth in new originations
- End headcount at 367 positions points to a significantly leaner, more efficient reorganized UNIFIN

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Annual Summary: Consolidated Business Plan

In USD $ M	Nov - Dec 2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033 - 2036	TOTAL
Collections - Commited & Existing	$ 100	$ 549	$ 315	$ 331	$ 170	$ 102	$ 8	$ 11	$ -	$ -	$ -	$ 1,585
Collections - New Origination	1	49	154	275	395	523	610	700	787	858	3,998	8,350
Total Collections	**101**	**598**	**469**	**606**	**565**	**625**	**618**	**711**	**787**	**858**	**3,998**	**9,935**
Originations - Commited & Existing	-	-	-	-	-	-	-	-	-	-	-	-
Originations - New Origination	(8)	(166)	(280)	(346)	(437)	(489)	(468)	(570)	(611)	(652)	(2,953)	(6,980)
Total Originations	**(8)**	**(166)**	**(280)**	**(346)**	**(437)**	**(489)**	**(468)**	**(570)**	**(611)**	**(652)**	**(2,953)**	**(6,980)**
Origination Funding - Commited & Existing	-	-	-	-	-	-	-	-	-	-	-	-
Origination Funding - New Origination	6	111	162	201	205	247	228	298	274	263	1,063	3,059
Disbursements to Trusts and Lines of Credit	(66)	(297)	(133)	(58)	(42)	(11)	-	-	-	-	-	(606)
Disbursements to Pledge Facilities	(19)	(85)	(37)	(8)	(10)	(7)	-	(1)	-	-	-	(168)
New Debt - Principal	(20)	(21)	(21)	(21)	(21)	(22)	(15)	(15)	(15)	(17)	(98)	(285)
New Debt - Interest	(3)	(15)	(14)	(13)	(12)	(13)	(20)	(19)	(18)	(17)	(56)	(201)
New Origination Warehouse - Principal	-	-	(3)	(32)	(29)	(118)	(162)	(205)	(209)	(238)	(1,063)	(2,059)
New Origination Warehouse - Interest	(0)	(6)	(18)	(35)	(54)	(72)	(85)	(101)	(111)	(119)	(487)	(1,088)
Net Financing Cash Flows	**(103)**	**(313)**	**(64)**	**35**	**38**	**4**	**(54)**	**(43)**	**(80)**	**(129)**	**(640)**	**(1,348)**
Operating Disbursements	(25)	(132)	(118)	(111)	(97)	(86)	(86)	(90)	(92)	(94)	(387)	(1,318)
Severance & Retention	(2)	(3)	-	-	-	-	-	-	-	-	-	(5)
Taxes	(9)	(42)	(25)	(16)	(8)	(5)	-	-	-	-	-	(105)
Other Income (Trust Fees and Insurance divide	6	11	10	5	3	-	-	-	-	-	-	35
Finance Expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(2)
Advisor Fees (excl. Transaction Costs)	(2)	-	-	-	-	-	-	-	-	-	-	(2)
Operating & Other Disbursements	**(33)**	**(168)**	**(134)**	**(122)**	**(102)**	**(91)**	**(86)**	**(90)**	**(92)**	**(94)**	**(387)**	**(1,398)**
Asset Sales	10	93	32	-	-	-	-	-	-	-	-	135
Total Net Cash Flow	**$ (32)**	**$ 44**	**$ 23**	**$ 173**	**$ 65**	**$ 49**	**$ 9**	**$ 8**	**$ 5**	**$ (16)**	**$ 17**	**$ 345**
ROLL-FORWARD LIQUIDITY												
Beginning Cash Balance	**$ 50**	**$ 18**	**$ 62**	**$ 68**	**$ 40**	**$ 45**	**$ 58**	**$ 46**	**$ 35**	**$ 40**	**$ 24**	**$ 50**
Net Cash Flow	(32)	44	23	173	65	49	9	8	5	(16)	17	345
Cash Distribution to Unsecured Creditors	-	-	(18)	(201)	(60)	(36)	(21)	(19)	-	-	-	(354)
Ending Cash Balance	**$ 18**	**$ 62**	**$ 68**	**$ 40**	**$ 45**	**$ 58**	**$ 46**	**$ 35**	**$ 40**	**$ 24**	**$ 41**	**$ 41**

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