



Matter: Filing of information corresponding to the third quarter of 2024

Type of Information: Quarterly Information

**NOTICE OF FILING
OF QUARTERLY INFORMATION**

Mexico City, Mexico, November 19, 2024. UNIFIN Financiera, S.A.B. de C.V. (BMV: UNIFINA) (“**UNIFIN**” or the “**Company**”) announced on October 28, 2024, that pursuant to Article 45 of the *Disposiciones de Carácter General aplicables a las Emisoras de Valores y a otros participantes del mercado de valores* (General Provisions Applicable to the Securities Issuers and to Other Participants in the Securities Exchange) (“**Issuers Regulations**”) it had postponed the filing before the *Comisión Nacional Bancaria y de Valores* (Mexican National Banking and Securities Commission) and the *Bolsa Mexicana de Valores* (Mexican Securities Exchange) of the quarterly financial information corresponding to the third quarter of 2024, derived from the measures adopted by the Company during the third quarter of 2024 relating to, among others, (i) the implementation of its *Concurso Plan (Convenio Concursal)* approved by the First Federal District Court on Concursos Matters with residence in Mexico City and jurisdiction in Mexico (*Juzgado Primero de Distrito en Materia de Concursos Mercantiles con residencia en la Ciudad de México y jurisdicción en toda la República Mexicana*), through the Judgment dated January 26, 2024, which became fully effective on January 30, 2024 (“**Concurso Plan**”), (ii) the strengthening of its corporate governance, supervision, control, administration and operation structure, and (iii) the efforts made, as resolved by the Audit and Corporate Practices Committee and by the Board of Directors regarding the process of evaluation of credit risks, in the review and strengthening of the methodology for credit risk reserves, and estimates on the performance of the portfolios, as part of the current accounting policy for calculating the “expected losses” under the International Financial Reporting Standards 9 (“**IFRS-9**”).

During the last weeks, in accordance with the provisions of the second paragraph of Article 45 of the Issuers Regulations, the Company worked, together with its advisors and consultants, in the preparation, finalization and approval of its financial information for the third quarter of 2024, which has been submitted and disclosed today to the securities exchange and relevant authorities with the prior approval of its Board of Directors counting with the favorable opinion and approval of the Audit and Corporate Practices Committee (“**Quarterly Financial Information**”).

Regarding the published Quarterly Financial Information, the Company also reports that on October 18, 2024, the Board of Directors with the favorable opinion and approval of the Audit and Corporate Practices Committee approved the adjustment of certain methodology criteria for provisions related to credit risks and portfolio performance estimation as part of the current accounting policy of “expected loss” under the applicable accounting standards IFRS-9, in accordance with the advice provided by external consultants on accounting matters and as previously consulted with the Company’s external auditors (“**Adjustments in Methodology**”).



The Company further informs that the Adjustments in Methodology, as part of the above referred accounting policy under IFRS-9, originates from the Company's recent financial restructuring and *Concurso* process, which (i) increased the Company's overdue portfolio levels, and (ii) established different portfolio structures for accounts receivable and underlying assets, which were formed and implemented in compliance with the terms of the Concurso Plan, for which the Company's external advisors in financial and accounting matters issued recommendations on the methodologies used to assess the Company's financial statements under IFRS-9 in order to continue providing full transparency to investors.

The Adjustments in Methodology described herein includes the "Write-off and Specific Reserves Policy," which contains a description of the implemented changes in methodology. The main change in such methodology focuses on how the portfolio is now presented to shareholders and investors. The Adjustments in Methodology segments the Company's portfolio into specific segments based on the new Mexican trusts which, as required by the Concurso Plan, comprise the assets of these portfolios, and the form in which required reserves are classified, taking into account both qualitative and quantitative criteria. Although the Adjustments in Methodology has an impact on the Company's reserves, it reflects the new structure of the Company's restructured portfolios and continue providing transparency to investors, specifically regarding loss estimation. The Adjustments in Methodology aims to strengthen the methodology for provisions for credit risks and estimates of the performance of Company's portfolios under the current accounting policy for calculating "expected loss" under IFRS-9. The detail of the Adjustments in Methodology is contained in the Quarterly Financial Information.

In this regard, the Company hereby complies with Article 41 of the Issuers Regulations, provided that the Adjustments in Methodology do not constitute changes to the accounting policy but rather represent adjustments to the criteria on the methodology for provisions related to credit risks and portfolio performance estimation as part of the current accounting policy for calculating "expected loss" under IFRS-9. Also, the Company's external auditing firm has issued a declaration letter acknowledging and opining on the Adjustments in Methodology.
