Quarterly Financial Information

[105000] Management commentary

Management commentary [text block]

Message from the Acting Chief Executive Officer

The second quarter of 2026 represented a consistent execution period for UNIFIN, during which the Company advanced the transformation of its business model through disciplined origination, prudent liquidity management, and active management of the legacy portfolio.

During the quarter, UNIFIN strengthened its operating and financial platform through initiatives to optimize its funding structure, strengthen its corporate governance, and consolidate the growth of the new operation.

The results for the quarter reflect the progress of this transition. While the legacy portfolio continues to shrink in an orderly manner and continues to influence consolidated financial results, the new operation maintains solid quality indicators and an evolution consistent with the objectives established by Management.

Commercial Activity

During the second quarter of 2026, UNIFIN originated **$217 million pesos** in new loans, equivalent to a monthly average of **$72 million pesos**, while maintaining controlled default in the new portfolio, with **less than 1% of loans more than 90 days past due**. These results reflect the strength of the Company's origination, risk analysis, and portfolio management processes, as well as its commitment to disciplined growth.

At the same time, UNIFIN continued the recovery and monetization of legacy assets in accordance with the obligations acquired in the Bankruptcy Plan.

Liquidity and Operational Efficiency

During the quarter, the Company maintained prudent liquidity management, preserving the necessary resources to support origination, meet its financial commitments in a timely manner, and maintain flexibility to execute its strategy.

UNIFIN obtained financing mainly through the **Flow and Reserve Control Trust (FCFR).** In addition, it maintained the support of the current **NAFIN** and **Bancomext** lines, which ensured the continuity of the operation and supported a controlled growth of the portfolio.

As part of its liquidity and funding strategy, during the quarter UNIFIN entered into certain amending agreements with Banco Nacional de Comercio Exterior, S.N.C., Institución de Banca de Desarrollo ("Bancomext") and Nacional Financiera, S.N.C., Institución de Banca de Desarrollo ("Nafin"), to improve the financial and operational terms of the contracts entered into with said institutions, as well as to optimize the operational process of access to credit provisions under these contracts.

Financial Situation

The financial results reflect the evolution of the legacy portfolio and the new business. While the natural amortization of the legacy portfolio continues to reduce the revenue-generating base, the new origination continues to accelerate its participation within the operation.

During the second quarter of 2026, interest income amounted to **$178 million pesos**, a decrease of **53%** compared to the same period of the previous year, mainly derived from the gradual reduction of the legacy portfolio. Interest expenses decreased **by 40% to $329 million pesos, reflecting** a more efficient funding structure and disciplined management of financial liabilities.

Likewise, accumulated recurring expenses decreased by **40%** compared to the same period in 2025, as a result of the implementation of the new operating model and stricter management of spending. This evolution confirms a more efficient operating structure to accompany future growth.

At the end of June 2026, the accumulated consolidated net loss amounted to **$1,890 million pesos**, compared to **$1,204 million pesos** in June 2025. This result mainly reflects the effects associated with the management of the legacy portfolio, including loan reserves and other adjustments derived from said portfolio.

In contrast, the new operation recorded interest income of **$69 million pesos** in the second quarter, maintaining limited credit reserves, consistent with the prudent origination policy implemented by the Company.

Corporate Governance and Institutional Certainty

UNIFIN strengthened its corporate governance, risk management and internal control practices, maintaining a permanent focus on transparency, operational discipline and value creation for all its stakeholders.

As part of the strengthening of its management structure, during the quarter UNIFIN incorporated a new Chief Legal Officer, strengthening the legal, compliance and corporate governance capabilities to accompany the next stage of growth and consolidation of the business.

In addition, the Annual Ordinary General Meeting of Shareholders approved changes in the composition of the Board of Directors, ratified certain members and incorporated Kenneth J. Monaghan as a new independent director. The Assembly also ratified the chairmen of the Board committees and appointed Cecilia Serrano Hernández-Romo as Secretary, not a member of the Board of Directors.

These actions are part of the measures adopted by UNIFIN to consolidate its corporate governance structure and maintain adequate supervision of the operation. During the quarter, the Company also maintained continuous communication with creditors, investors and regulatory authorities, complying with its regulatory and financial obligations, including those arising from the Bankruptcy Agreement.

Outlook

The results obtained during the first half of the year confirm that the transformation strategy is being executed as planned. The quality of the new origination, the structural reduction of costs and the discipline in liquidity management provide a solid foundation to continue strengthening the operation during the second half of the year.

Management will continue to focus its efforts on gradually increasing origination under strict risk and return criteria, diversifying funding sources that support business growth, efficiently managing the inherited portfolio to fully comply with the commitments of the Bankruptcy Plan and maintaining a competitive cost structure that contributes to the creation of sustainable value for our shareholders, creditors, customers and other stakeholders.

On behalf of the Board of Directors and the entire UNIFIN team, I thank our clients, collaborators, creditors, investors and other stakeholders for their trust. We reiterate our commitment to continue executing our strategy with discipline, transparency and a long-term vision.

Sincerely,

Eugene I. Davis

Acting Chief Executive Officer

UNIFIN Financiera, S.A.B. de C.V.

Disclosure of nature of business [text block]

About UNIFIN

UNIFIN Financiera, S.A.B. de C.V. ("UNIFIN", the "Issuer" or the "Company", interchangeably) operates independently in the operating leasing sector in Mexico as a non-banking financial services company. Through its main line of business, operating leasing, UNIFIN grants leases for all types of machinery and equipment as well as transport vehicles.

Disclosure of management's objectives and its strategies for meeting those objectives [text block]

NA

Disclosure of entity's most significant resources, risks and relationships [text block]

NA

Disclosure of results of operations and prospects [text block]

El análisis de resultados de las operaciones y perspectivas se incorpora en la sección “Información a revelar sobre información general sobre los Estados Financieros”.

Financial position, liquidity and capital resources [text block]

See the general information about Financial Statements in section 110000.

Internal control [text block]

NA

Disclosure of critical performance measures and indicators that management uses to evaluate entity's performance against stated objectives [text block]

NA

[110000] General information about financial statements

Ticker:	UNIFIN
Period covered by financial statements:	2026-06-01 al 2026-06-30
Date of end of reporting period:	2026-06-30
Name of reporting entity or other means of identification:	UNIFIN
Description of presentation currency:	MXN
Level of rounding used in financial statements:	Miles de pesos
Consolidated:	Yes
Number of quarter:	2
Type of issuer:	ICS
Explanation of change in name of reporting entity or other means of identification from end of preceding reporting period:	
Description of nature of financial statements:	

Disclosure of general information about financial statements [text block]

UNIFIN Reports Second Quarter 2026 Results

Mexico City, July 30, 2026 - UNIFIN Financiera, S.A.B. de C.V. ("UNIFIN" or the "Company") (BMV: UNIFIN A), announces its results for the second quarter of 2026 ("2Q 2026"). The Consolidated Interim Financial Statements have been prepared based on IAS 34 in the International Financial Reporting Standards ("IFRS"), in accordance with the provisions of the National Banking and Securities Commission ("CNBV") and published on the Mexican Stock Exchange ("BMV").

This report is prepared in compliance with IFRS; the figures presented in Annexes 105000, 110000, 800007, 800500 and 800600 of this quarterly report are expressed in millions of pesos in accordance with the requirements requested by XBRL to facilitate their reading. In Annexes 110000, 210000, 310000, 410000, 520000, 610000, 700000, 700002, 700003, 800001, 800005, 800100 and 800200 the figures are presented in pesos using a degree of rounding to thousands of pesos as explained in Annex 110000 "General Information on Financial Statements".

The following financial information is expressed in millions of pesos.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Consolidated Income Statement

Consolidated Income Statement	2Q 2026	2Q 2025	Var. %	YTD Jun-2026	YTD Jun-2025	Var. %
Interest income from leases	$ 160	$ 290	(45%)	$ 400	$ 590	(32%)
Interest income in car loans	17	82	(79%)	99	584	(83%)
Interest income from other loans	1	6	(83%)	4	14	(71%)
Total Interest Income	**178**	**378**	**(53%)**	**503**	**1,188**	**(58%)**
Interest Expense	(329)	(547)	(40%)	(680)	(959)	(29%)
Interest Expense (Income)	**(151)**	**(169)**	**(11%)**	**(177)**	**229**	**(177%)**
Commission Income	49	338	(86%)	103	450	(77%)
Commission expenses	(68)	(113)	(40%)	(146)	(272)	(46%)
Income (expense) from commissions, net	**(19)**	**225**	**(108%)**	**(43)**	**178**	**(124%)**
Allowance for loans and leases	**(351)**	**548**	**NA**	**(702)**	**(878)**	**(20%)**
General expenses	(216)	(374)	(42%)	(433)	(750)	(42%)
Depreciation	(43)	(75)	(43%)	(127)	(124)	2%
Loss on sale of assets	(144)	(186)	(23%)	(356)	(251)	42%
Covering exchange valuation	(30)	(66)	(55%)	21	(64)	(133%)
Other expenses	(15)	-	NA	(86)	(2)	NA
Other income	(89)	(482)	(82%)	601	544	10%
Operating Loss	**(1,058)**	**(579)**	**83%**	**(1,302)**	**(1,118)**	**(16%)**
Results of associated companies	-	2	NA	-	(9)	NA
Loss before income tax	**(1,058)**	**(577)**	**83%**	**(1,302)**	**(1,127)**	**(16%)**
Income taxes	(585)	307	NA	(588)	(77)	664%
Consolidated net loss	**$ (1,643)**	**$ (270)**	**509%**	**$ (1,890)**	**$ (1,204)**	**57%**

In 2Q 2026, **interest income** decreased 53% to $178, compared to $378 reported in 2Q 2025. The decrease is mainly due to the amortization of the legacy portfolio, which reduced the interest-bearing base. The interest income derived from the portfolio under the new operating scheme was $69 during the period.

Interest expense decreased by $218, or 40%, reporting in 2Q 2026 $329 compared to 2Q 2025 by $547 due to a decrease in interest from overdue loans.

During 2Q 2026, **commission income** amounted to $49, representing an 86% decrease compared to the same quarter of the previous year, driven by the natural amortization of the portfolio. For its part, **commission expenses** for 2026 registered $68, compared to $113 in the same period of the previous year, a variation mainly attributable the natural amortization of the portfolio above mentioned and to a greater operational efficiency derived from the new scheme implemented after the conclusion of the Concurso agreement and the lower activity of the inherited portfolio.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

During 2Q 2026, an **allowance for loans and leases** of ($351) was recognized, compared to $548 obtained during 2Q 2025, which represented a reduction of $899 compared to the previous year, derived from the application of write-offs during 2025 contrary to the increase in 2026 resulting from the normal behaiviour of the portfolio.

General expenses show a decrease of $158 or 42% compared to 2Q 2025, mainly derived from the reduction in recurring operating expenses as a result of the new operating scheme implemented after the exit from the Concurso Mercantil. The main component of the expense corresponds to payroll, which registered an increase of 10% compared to the previous period, mainly as a result of the strategic hiring of personnel to strengthen the Company's operation.

		2Q 2026 YTD		2Q 2025 YTD		Var.	%
Payroll	$	209	$	191	$	18	10%
Advisory and consulting		28		111		(83)	(74%)
Insurance and bonds		35		105		(70)	(67%)
General expenses		33		101		(68)	(68%)
Rent		18		23		(5)	(22%)
Licensing & software		13		25		(12)	(47%)
Total Recurring Expenses	$	336	$	555	$	(219)	(39%)
Restructuring expenses		97		195		(108)	(50%)
Total	**$**	**433**	**$**	**750**	**$**	**(317)**	**(42%)**

The Company has focused its efforts on strengthening the processes of control and management of operating expenses, through the implementation of new processes, operating policies and supervisory mechanisms that promote greater financial discipline and operational efficiency. These initiatives seek to consolidate a more efficient cost structure, strengthen corporate governance and generate sustainable benefits for the Company in the long term.

The **loss on sale of assets** was ($144) in 2Q26 a decreased from ($186) in 2Q 2025 of $42, derived from the sale of asset held for sale mainly real estate.

During 2Q 2026, an decrease of $36 was obtained in **net foreign exchange loss** by registering ($30) million pesos compared to ($66) million pesos recorded in 2Q 2025. This decrease is explained by a decrease in the peso-dollar exchange rate observed in the quarter, applied to the company's net passive exposure in dollars.

Other products decreased by $393 compared to 2Q 2025; this change is mainly due to accounting purposes derived from the revaluation of the provision of secured and unsecured trusts.

Income taxes in 2Q 2026 were ($585) compared to $307 recorded in 2Q 2025; this variation was mainly due to the decrease in the deferred assets.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Below is the status of reportable segments:

	FCFR	FCG	FVR	Unifin 2.0	Consolidation Eliminations	YTD 2Q 2026	YTD 2Q 2025
Interest income	$ 296	$ 295	$ 11	$ 69	$ (168)	$ 503	$ 1,188
Interest expense	-	(503)	(13)	(332)	168	(680)	(959)
Interest income, net	**296**	**(208)**	**(2)**	**(263)**	**-**	**(177)**	**229**
Commission Income	-	86	-	17	-	103	450
Commission expenses	(60)	(86)	-	-	-	(146)	(272)
Income (expense) from commissions, net	**(60)**	**-**	**-**	**17**	**-**	**(43)**	**178**
Allowance for loans and leases	218	412	13	59	-	702	(878)
Operating expenses	(284)	(538)	(20)	(75)	-	(917)	(1,189)
Total result of comprehensive financing	167	316	10	46	-	539	542
Operating loss	**(99)**	**(842)**	**(25)**	**(335)**	**-**	**(1,302)**	**(1,118)**

* The income statement by segment is presented for the segments **"FCFR", "FCG", "FVR"** and "**UNIFIN 2.0**". The sum of the results of these segments is reconciled with the Consolidated Income Statement as of June 30, 2026.

For the second quarter, Unifin 2.0 recorded **interest expenses** of ($332), of which (i) ($168) corresponds to the initial recognition of certain credit obtained by Unifin with the FCFR, (ii) ($158) from the accrued interests form the legacy portfolio with NAFIN and Bancomext, and (iii) ($6) from the exit financing with NAFIN and Bancomext that Unifin is using to fund new operations.

The **allowance for loans and leases** was $59, reflected in Unifin 2.0, of which (i) $56 are from the portfolio assigned to the legacy contract with NAFIN and Bancomext; (ii) the credit loss reserve of the portfolio placed by Unifin 2.0 is $3, consistent with the general reserve policy.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Consolidated Statement of Financial Position	As of June 30, 2026	As of June 30, 2025	Var. %
Current assets			
Cash and cash equivalents			
Operational cash	$ 81	$ 164	$ (51%)
Restricted cash	180	398	(55%)
Portfolio	7,865	9,917	(21%)
Other current assets	258	721	(64%)
Total current assets	8,384	11,200	(25%)
Non-current assets			
Assets available for sale	1,741	2,188	(20%)
Assets in guarantee	928	1,187	(22%)
Portfolio	1,143	5,164	(78%)
Properties, furniture and equipment, net	85	640	(87%)
Deferred taxes	7,569	9,094	(17%)
Other non-current assets	176	495	(64%)
Non-current assets	**11,642**	**18,768**	**(38%)**
Total assets	$ **20,026**	$ **29,968**	**(33%)**
Liabilities and Stockholders' Equity			
Current liabilities			
Bank loans	264	5,304	(95%)
Provision of Secured Loans Trust	5,606	4,119	36%
Provision of Flow and Reserve Control Trust	2,433	4,486	(46%)
Sundry creditors and other accounts receivable	215	1,318	(84%)
Total current liabilities	**8,518**	**15,226**	**(44%)**
Non-current liabilities			
Bank loans	5,060	5,138	(2%)
Provision of Secured Loans Trust	230	494	(53%)
Provision of Flow and Reserve Control Trust	2,103	3,427	(39%)
Other accounts payable	965	-	NA
Non-Current liabilities	**8,358**	**9,059**	**(8%)**
Total liabilities	**16,876**	**24,285**	**(31%)**
Stockholders' equity			
Equity	51,035	51,035	-%
Capital Reserve	368	311	18%
Result of previous years	(46,334)	(44,459)	4%
Loss of exercise	(1,890)	(1,204)	57%
Other equity accounts	(29)	-	NA
Total stockholders' equity	3,150	5,683	(45%)
Total liabilities and stockholders' equity	$ **20,026**	$ **29,968**	$ **(33%)**

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Financial assets

Cash and cash equivalents at the end of June, 26 amounted to $261, comprising:

Operating cash of $81, related to the Company's recurring resources available for operations. This balance is mainly explained by the restarting of the placement of new operations, which have been financed with own resources and through exit financing granted by NAFIN and Bancomext.

Restricted cash of $180, consists of the cash balances held in the following trusts (i) Flow and Reserve Control Trust (FCFR) and (ii) Guaranteed Loans Trust (FCG).

At the end of June 30, 2026, total cash and cash equivalents was $261 compared to June 30, 2025 amount of $562, a decrease of $301 or 51%. Attributable to the use of operational cash for funding of Unifin 2.0.

Portfolio for the period ended June 30, 2026 and 2025.

Portfolio	As of June 30, 2026	As of June 30, 2025	Var.	%
Current				
Leasing	$ 10,771	$ 13,495	$ (2,724)	(20%)
Car loan and other loans	10,004	9,009	995	11%
Factoring	105	146	(41)	(28%)
Allowance for loan and leases	(13,015)	(12,733)	(283)	2%
Total Current portfolio	**7,865**	**9,917**	**(2,052)**	**(21%)**
Non-Current				
Leasing	1,788	2,029	(241)	(12%)
Car loan and other loans	782	3,685	(2,903)	(79%)
Allowance for loan and leases	(1,427)	(550)	(877)	159%
Total Non-current portfolio	1,143	5,164	(4,021)	(78%)
Portfolio, net	**$ 9,008**	**$ 15,081**	**$ (6,073)**	**(40%)**

The term **portfolio, net** refers to the total of Portfolio assets net of the allowance for reserves.

As of June 30, 2026 and 2025, **portfolio, net** $9,008 and $15,081 respectively, representing a decrease of 40% mainly due to: (i) the natural amortization of the legacy portfolio, which continues to be higher than the level of new operations; and, (ii) an increase in the allowance for loans and leases, which includes the recognition of general reserves and certain specific reserves, some of which are supported by Current valuations of collateral guarantees in accordance with the guidelines defined in the accounting policies. Reserves may be adjusted in future financial statements in accordance with additional information received, including the valuation of the guarantees received on the portfolio.

As of June 30, 2026, the balance of **lease accounts receivable** is $12,559, which represents a decrease of $2,965, or 19%, compared to $15,524 in June 30, 2025 related to the natural amortization of the legacy portfolio, which continues to be higher than the level of new customer generation.

As of June 30, 2026, total **accounts receivable for car loans and other loans** is $10,786, a decrease of $1,908 compared with the $12,694 in June 30, 2025 related to the natural amortization of the accounts receivable portfolio.

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The **allowance for loans and leases** for June 30, 2026 was $14,443, an increase of 9% compared to the $13,283 recorded in June 30, 2025, due to the natural amortization of the portfolio. Reserves are determined following the reserve creation policy in accordance with the guidelines defined by International Financial Reporting Standards ("IFRS") based on expected losses.
During the financial years 2025 and 2026, no new transactions were entered into with derivative financial instruments.

Financial liabilities

Bank loans as of June 30, 2026, were $5,324, which includes $180 corresponding to disbursements during 2026. In comparison with June 30, 2025, which had a balance of $10,442, we observed a decrease of 49%, derived from the recognition of the Concurso Mercantil in Secured Credits.

Note 6 of section 800500 shows the breakdown of bank loans at the end of June 30, 2026.

Secured Credit Trust (FCG)

The balance of provisions for cash distributions for the beneficiaries **of the Guaranteed Credit Trust (FCG)** as of June 30, 2026, was $5,836, which represents an increase of 21% compared to June 30, 2025, derived from the revaluation of the financial assets that will be used as a source of payment. See details in note 7.

Flow and Reserve Control Trust (FCFR)

The balance of provisions for cash distributions for the beneficiaries **of the Flow and Reserve Control Trust (FCFR)** as of June 30, 2026 was $4,536, decreasing 74% compared to June 30, 2025, derived from the revaluation of the financial assets that will be used as a source of payment. See details in note 7.

The financial information by segment is shown below:

	FCFR	FCG	FVR	Unifin 2.0	Consolidation Eliminations	As of June 30, 2026	As of June 30, 2025
Assets							
Operating Cash	$ -	$ -	$ -	$ 81	$ -	$ 81	$ 164
Restricted Cash	2	175	3	-	-	180	398
Portfolio	2,790	5,288	179	751	-	9,008	15,081
Other current assets	1,487	-	-	435	(1,487)	435	1,215
Assets available for sale	1,415	327	-	-	-	1,742	2,188
Properties, Plant & Equipment	85	-	-	-	-	85	640
Assets in guarantee	-	-	-	928	-	928	1,187
Deferred taxes	-	-	-	7,569	-	7,569	9,094
Total assets	**5,779**	**5,790**	**182**	**9,764**	**(1,487)**	**20,026**	**29,967**
Liabilities							
Bank loans	-	-	-	5,325	-	5,325	10,442
Provision for secured loan trust	-	5,836	-	-	-	5,836	4,613
Provision of Flow and Reserve Control Trust	4,536	-	-	-	-	4,536	7,912
Other liabilities	-	-	-	2,666	(1,487)	1,179	1,318
Total liabilities	**$ 4,536**	**$ 5,836**	**$ -**	**$ 7,991**	**$ (1,487)**	**$ 16,876**	$ **24,285**

Follow-up of analysis [text block]

Relevant Events

During the second quarter of 2026, **Mauricio Javier Vives Torres** joined the company, strengthening the **Legal & Compliance** department in the role of **SVP Legal Counsel**.

This addition bolsters the department’s operational and strategic capabilities, reinforcing its legal advisory and regulatory compliance functions in line with the Company’s objectives and the strengthening of corporate governance.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

[210000] Statement of financial position, current/non-current

Concept	Close Current Quarter 2026-06-30	Close Previous Exercise 2025-12-31
Statement of financial position [abstract]		
Assets [abstract]		
Current assets [abstract]		
Cash and cash equivalents	261,000,000	426,209,000
Trade and other current receivables	7,864,000,000	8,768,771,000
Current tax assets, current	0	0
Other current financial assets	0	0
Current inventories	0	0
Current biological assets	0	0
Other current non-financial assets	2,927,000,000	659,894,000
Current assets other than non-current assets or disposal groups classified as held for sale or as held for distribution to owners	11,052,000,000	9,854,874,000
Non-current assets or disposal groups classified as held for sale or as held for distribution to owners	0	0
Total current assets	11,052,000,000	9,854,874,000
Non-current assets [abstract]		
Trade and other non-current receivables	1,143,000,000	1,001,500,000
Current tax assets, non-current	0	0
Non-current inventories	0	0
Non-current biological assets	0	0
Other non-current financial assets	0	0
Investments accounted for using equity method	0	0
Investments in subsidiaries, joint ventures and associates	0	0
Property, plant and equipment	85,000,000	247,590,000
Investment property	0	0
Right-of-use assets that do not meet definition of investment property	0	0
Goodwill	0	0
Intangible assets other than goodwill	0	0
Deferred tax assets	7,569,000,000	8,225,080,000
Other non-current non-financial assets	177,000,000	3,239,223,000
Total non-current assets	8,974,000,000	12,713,393,000
Total assets	20,026,000,000	22,568,267,000
Equity and liabilities [abstract]		
Liabilities [abstract]		
Current liabilities [abstract]		
Trade and other current payables	215,000,000	134,969,000
Current tax liabilities, current	0	115,588,000
Other current financial liabilities	264,000,000	428,689,000
Current lease liabilities	0	0
Other current non-financial liabilities	8,039,000,000	0
Current provisions [abstract]		
Current provisions for employee benefits	0	0
Other current provisions	0	7,955,019,000
Total current provisions	0	7,955,019,000
Total current liabilities other than liabilities included in disposal groups classified as held for sale	8,518,000,000	8,634,265,000
Liabilities included in disposal groups classified as held for sale	0	0
Total current liabilities	8,518,000,000	8,634,265,000
Non-current liabilities [abstract]		
Trade and other non-current payables	0	0
Current tax liabilities, non-current	0	819,690,000

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Concept	Close Current Quarter 2026-06-30	Close Previous Exercise 2025-12-31
Other non-current financial liabilities	5,060,000,000	4,906,725,000
Non-current lease liabilities	0	0
Other non-current non-financial liabilities	3,298,000,000	3,791,104,000
Non-current provisions [abstract]		
Non-current provisions for employee benefits	0	0
Other non-current provisions	0	0
Total non-current provisions	0	0
Deferred tax liabilities	0	0
Total non-current liabilities	8,358,000,000	9,517,519,000
Total liabilities	16,876,000,000	18,151,784,000
Equity [abstract]		
Issued capital	47,085,896,000	47,085,896,000
Share premium	3,949,303,000	3,949,303,000
Treasury shares	0	0
Retained earnings	(47,858,178,000)	(46,591,695,000)
Other reserves	(27,021,000)	(27,021,000)
Total equity attributable to owners of parent	3,150,000,000	4,416,483,000
Non-controlling interests	0	0
Total equity	3,150,000,000	4,416,483,000
Total equity and liabilities	20,026,000,000	22,568,267,000

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

[310000] Statement of comprehensive income, profit or loss, by function of expense

Concept	Quarter Current Year 2026-04-01 - 2026-06-30	Accumulated Current Year 2026-01-01 - 2026-06-30	Quarter Previous Year 2025-04-01 - 2025-06-30	Accumulated Previous Year 2025-01-01 - 2025-06-30
Profit or loss [abstract]				
Profit (loss) [abstract]				
Revenue	178,317,000	503,116,000	577,975,000	1,188,421,000
Cost of sales	699,375,000	1,425,447,000	1,149,587,000	1,837,411,000
Gross profit	(521,058,000)	(922,331,000)	(571,612,000)	(648,990,000)
Distribution costs	0	0	0	0
Administrative expenses	403,245,000	916,940,000	659,696,000	1,125,103,000
Other income	0	0	0	0
Other expense	0	0	0	0
Profit (loss) from operating activities	(924,303,000)	(1,839,271,000)	(1,231,308,000)	(1,774,093,000)
Finance income	(88,570,000)	601,455,000	718,314,000	720,293,000
Finance costs	44,693,000	63,849,000	65,636,000	64,451,000
Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	2,303,000	(9,169,000)
Profit (loss) before tax	(1,057,566,000)	(1,301,665,000)	(576,327,000)	(1,127,420,000)
Tax income (expense)	585,200,000	587,804,000	(306,587,000)	76,360,000
Profit (loss) from continuing operations	(1,642,766,000)	(1,889,469,000)	(269,740,000)	(1,203,780,000)
Profit (loss) from discontinued operations	0	0	0	0
Profit (loss)	(1,642,766,000)	(1,889,469,000)	(269,740,000)	(1,203,780,000)
Profit (loss), attributable to [abstract]				
Profit (loss), attributable to owners of parent	(1,642,766,000)	(1,889,469,000)	(270,700,000)	(1,204,740,000)
Profit (loss), attributable to non-controlling interests	0	0	960,000	960,000
Earnings per share [text block]				
Earnings per share [abstract]				
Earnings per share [line items]				
Basic earnings per share [abstract]				
Basic earnings (loss) per share from continuing operations	(3.65)	(4.2)	(0.6)	(2.67)
Basic earnings (loss) per share from discontinued operations	0	0	0	0
Total basic earnings (loss) per share	(3.65)	(4.2)	(0.6)	(2.67)
Diluted earnings per share [abstract]				
Diluted earnings (loss) per share from continuing operations	(3.65)	(4.2)	(0.6)	(2.67)
Diluted earnings (loss) per share from discontinued operations	0	0	0	0
Total diluted earnings (loss) per share	(3.65)	(4.2)	(0.6)	(2.67)

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[410000] Statement of comprehensive income, OCI components presented net of tax

Concept	Quarter Current Year 2026-04-01 - 2026-06-30	Accumulated Current Year 2026-01-01 - 2026-06-30	Quarter Previous Year 2025-04-01 - 2025-06-30	Accumulated Previous Year 2025-01-01 - 2025-06-30
Statement of comprehensive income [abstract]				
Profit (loss)	(1,642,766,000)	(1,889,469,000)	(269,740,000)	(1,203,780,000)
Other comprehensive income [abstract]				
Components of other comprehensive income that will not be reclassified to profit or loss, net of tax [abstract]				
Other comprehensive income, net of tax, gains (losses) from investments in equity instruments	0	0	0	0
Other comprehensive income, net of tax, gains (losses) on revaluation	0	0	0	0
Other comprehensive income, net of tax, gains (losses) on remeasurements of defined benefit plans	0	0	0	0
Other comprehensive income, net of tax, change in fair value of financial liability attributable to change in credit risk of liability	0	0	0	0
Other comprehensive income, net of tax, gains (losses) on hedging instruments that hedge investments in equity instruments	0	0	0	0
Share of other comprehensive income of associates and joint ventures accounted for using equity method that will not be reclassified to profit or loss, net of tax	0	0	0	0
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	0	0	0	0
Components of other comprehensive income that will be reclassified to profit or loss, net of tax [abstract]				
Exchange differences on translation [abstract]				
Gains (losses) on exchange differences on translation, net of tax	0	0	0	0
Reclassification adjustments on exchange differences on translation, net of tax	0	0	0	0
Other comprehensive income, net of tax, exchange differences on translation	0	0	0	0
Available-for-sale financial assets [abstract]				
Gains (losses) on remeasuring available-for-sale financial assets, net of tax	0	0	0	0
Reclassification adjustments on available-for-sale financial assets, net of tax	0	0	0	0
Other comprehensive income, net of tax, available-for-sale financial assets	0	0	0	0
Cash flow hedges [abstract]				
Gains (losses) on cash flow hedges, net of tax	0	0	0	0
Reclassification adjustments on cash flow hedges, net of tax	0	0	0	0
Amounts removed from equity and included in carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged highly probable forecast transaction, net of tax	0	0	0	0
Other comprehensive income, net of tax, cash flow hedges	0	0	0	0
Hedges of net investment in foreign operations [abstract]				
Gains (losses) on hedges of net investments in foreign operations, net of tax	0	0	0	0
Reclassification adjustments on hedges of net investments in foreign operations, net of tax	0	0	0	0
Other comprehensive income, net of tax, hedges of net investments in foreign operations	0	0	0	0
Change in value of time value of options [abstract]				
Gains (losses) on change in value of time value of options, net of tax	0	0	0	0

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Concept	Quarter Current Year 2026-04-01 - 2026-06-30	Accumulated Current Year 2026-01-01 - 2026-06-30	Quarter Previous Year 2025-04-01 - 2025-06-30	Accumulated Previous Year 2025-01-01 - 2025-06-30
Reclassification adjustments on change in value of time value of options, net of tax	0	0	0	0
Other comprehensive income, net of tax, change in value of time value of options	0	0	0	0
Change in value of forward elements of forward contracts [abstract]				
Gains (losses) on change in value of forward elements of forward contracts, net of tax	0	0	0	0
Reclassification adjustments on change in value of forward elements of forward contracts, net of tax	0	0	0	0
Other comprehensive income, net of tax, change in value of forward elements of forward contracts	0	0	0	0
Change in value of foreign currency basis spreads [abstract]				
Gains (losses) on change in value of foreign currency basis spreads, net of tax	0	0	0	0
Reclassification adjustments on change in value of foreign currency basis spreads, net of tax	0	0	0	0
Other comprehensive income, net of tax, change in value of foreign currency basis spreads	0	0	0	0
Financial assets measured at fair value through other comprehensive income [abstract]				
Gains (losses) on financial assets measured at fair value through other comprehensive income, net of tax	0	0	0	0
Reclassification adjustments on financial assets measured at fair value through other comprehensive income, net of tax	0	0	0	0
Amounts removed from equity and adjusted against fair value of financial assets on reclassification out of fair value through other comprehensive income measurement category, net of tax	0	0	0	0
Other comprehensive income, net of tax, financial assets measured at fair value through other comprehensive income	0	0	0	0
Share of other comprehensive income of associates and joint ventures accounted for using equity method that will be reclassified to profit or loss, net of tax	0	0	0	0
Total other comprehensive income that will be reclassified to profit or loss, net of tax	0	0	0	0
Total other comprehensive income	0	0	0	0
Total comprehensive income	(1,642,766,000)	(1,889,469,000)	(269,740,000)	(1,203,780,000)
Comprehensive income attributable to [abstract]				
Comprehensive income, attributable to owners of parent	(1,642,766,000)	(1,889,469,000)	(270,700,000)	(1,204,740,000)
Comprehensive income, attributable to non-controlling interests	0	0	960,000	960,000

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[520000] Statement of cash flows, indirect method

Concept	Accumulated Current Year 2026-01-01 - 2026-06-30	Accumulated Previous Year 2025-01-01 - 2025-06-30
Statement of cash flows [abstract]		
Cash flows from (used in) operating activities [abstract]		
Profit (loss)	(1,889,469,000)	(1,203,780,000)
Adjustments to reconcile profit (loss) [abstract]		
+ Discontinued operations	0	0
+ Adjustments for income tax expense	587,804,000	(306,587,000)
+ (-) Adjustments for finance costs	(583,000,000)	23,293,000
+ Adjustments for depreciation and amortisation expense	127,485,000	74,898,000
+ Adjustments for impairment loss (reversal of impairment loss) recognised in profit or loss	702,084,000	548,319,000
+ Adjustments for provisions	0	0
+ (-) Adjustments for unrealised foreign exchange losses (gains)	(22,228,000)	64,451,000
+ Adjustments for share-based payments	0	0
+ (-) Adjustments for fair value losses (gains)	0	0
- Adjustments for undistributed profits of associates	0	0
+ (-) Adjustments for losses (gains) on disposal of non-current assets	356,319,000	186,039,000
	0	2,303,000
+ (-) Adjustments for decrease (increase) in inventories	0	0
+ (-) Adjustments for decrease (increase) in trade accounts receivable	(1,467,084,000)	2,255,461,000
+ (-) Adjustments for decrease (increase) in other operating receivables	2,954,986,000	1,644,769,000
+ (-) Adjustments for increase (decrease) in trade accounts payable	(176,000,000)	10,982,000
+ (-) Adjustments for increase (decrease) in other operating payables	(542,545,000)	(734,267,000)
+ Other adjustments for non-cash items	0	0
+ Other adjustments for which cash effects are investing or financing cash flow	0	0
+ Straight-line rent adjustment	0	0
+ Amortization of lease fees	0	0
+ Setting property values	0	0
+ (-) Other adjustments to reconcile profit (loss)	0	0
+ (-) Total adjustments to reconcile profit (loss)	1,937,821,000	3,769,661,000
Net cash flows from (used in) operations	48,352,000	2,565,881,000
- Dividends paid	0	0
	0	0
- Interest paid	31,259,000	223,031,000
+ Interest received	0	241,631,000
+ (-) Income taxes refund (paid)	0	0
+ (-) Other inflows (outflows) of cash	0	0
Net cash flows from (used in) operating activities	17,093,000	2,584,481,000
Cash flows from (used in) investing activities [abstract]		
+ Cash flows from losing control of subsidiaries or other businesses	0	0
- Cash flows used in obtaining control of subsidiaries or other businesses	0	0
+ Other cash receipts from sales of equity or debt instruments of other entities	0	0
- Other cash payments to acquire equity or debt instruments of other entities	0	0
+ Other cash receipts from sales of interests in joint ventures	0	0
- Other cash payments to acquire interests in joint ventures	0	0
+ Proceeds from sales of property, plant and equipment	0	0
- Purchase of property, plant and equipment	0	0
+ Proceeds from sales of intangible assets	0	0
- Purchase of intangible assets	0	0
+ Proceeds from sales of other long-term assets	0	0
- Purchase of other long-term assets	0	0

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Concept	Accumulated Current Year 2026-01-01 - 2026-06-30	Accumulated Previous Year 2025-01-01 - 2025-06-30
+ Proceeds from government grants	0	0
- Cash advances and loans made to other parties	0	0
+ Cash receipts from repayment of advances and loans made to other parties	0	0
- Cash payments for futures contracts, forward contracts, option contracts and swap contracts	0	0
+ Cash receipts from futures contracts, forward contracts, option contracts and swap contracts	0	0
+ Dividends received	0	0
- Interest paid	0	0
+ Interest received	0	0
	0	0
+ (-) Other inflows (outflows) of cash	0	0
Net cash flows from (used in) investing activities	0	0
Cash flows from (used in) financing activities [abstract]		
+ Proceeds from changes in ownership interests in subsidiaries that do not result in loss of control	0	0
- Payments from changes in ownership interests in subsidiaries that do not result in loss of control	0	0
+ Proceeds from issuing shares	0	0
+ Proceeds from issuing other equity instruments	0	0
- Payments to acquire or redeem entity's shares	0	0
- Payments of other equity instruments	0	0
+ Proceeds from borrowings	0	0
- Repayments of borrowings	182,019,000	2,955,066,000
- Payments of finance lease liabilities	0	0
- Payments of lease liabilities	0	0
+ Proceeds from government grants	0	0
- Dividends paid	0	0
- Interest paid	0	0
+ (-) Income taxes refund (paid)	0	0
+ (-) Other inflows (outflows) of cash	0	0
Net cash flows from (used in) financing activities	(182,019,000)	(2,955,066,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(164,926,000)	(370,585,000)
Effect of exchange rate changes on cash and cash equivalents [abstract]		
Effect of exchange rate changes on cash and cash equivalents	(283,000)	(10,008,000)
Net increase (decrease) in cash and cash equivalents	(165,209,000)	(380,593,000)
Cash and cash equivalents at beginning of period	426,209,000	942,934,000
Cash and cash equivalents at end of period	261,000,000	562,341,000

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[610000] Statement of changes in equity - Accumulated Current

	Components of equity [axis]								
Sheet 1 of 3	Issued capital [member]	Share premium [member]	Treasury shares [member]	Retained earnings [member]	Revaluation surplus [member]	Reserve of exchange differences on translation [member]	Reserve of cash flow hedges [member]	Reserve of gains and losses on hedging instruments that hedge investments in equity instruments [member]	Reserve of change in value of time value of options [member]
Statement of changes in equity [line items]									
Equity at beginning of period	47,085,896,000	3,949,303,000	0	(46,591,695,000)	0	0	0	0	0
Previously stated [member]	47,085,896,000	3,949,303,000		(46,591,695,000)					
Increase (decrease) due to changes in accounting policy and corrections of prior period errors [member]									
Increase (decrease) due to changes in accounting policy [member]									
Increase (decrease) due to changes in accounting policy required by IFRSs [member]									
Increase (decrease) due to voluntary changes in accounting policy [member]									
Increase (decrease) due to corrections of prior period errors [member]									
Changes in equity [abstract]									
Comprehensive income [abstract]									
Profit (loss)	0	0	0	(1,889,469,000)	0	0	0	0	0
Other comprehensive income	0	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	(1,889,469,000)	0	0	0	0	0
Issue of equity	0	0	0	0	0	0	0	0	0
Dividends recognised as distributions to owners	0	0	0	0	0	0	0	0	0
Increase through other contributions by owners, equity	0	0	0	0	0	0	0	0	0
Decrease through other distributions to owners, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity	0	0	0	622,986,000	0	0	0	0	0
Increase (decrease) through treasury share transactions, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through changes in ownership interests in subsidiaries that do not result in loss of control, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through share-based payment transactions, equity	0	0	0	0	0	0	0	0	0
Amount removed from reserve of cash flow hedges and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of time value of options and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of forward elements of forward contracts and included in initial cost or other carrying amount of non-financial asset (liability) or firm	0	0	0	0	0	0	0	0	0

commitment for which fair value hedge accounting is applied									
Amount removed from reserve of change in value of foreign currency basis spreads and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Total increase (decrease) in equity	0	0	0	(1,266,483,000)	0	0	0	0	0
Equity at end of period	47,085,896,000	3,949,303,000	0	(47,858,178,000)	0	0	0	0	0

	Components of equity [axis]								
Sheet 2 of 3	**Reserve of change in value of forward elements of forward contracts [member]**	**Reserve of change in value of foreign currency basis spreads [member]**	**Reserve of gains and losses on financial assets measured at fair value through other comprehensive income [member]**	**Reserve of gains and losses on remeasuring available-for-sale financial assets [member]**	**Reserve of share-based payments [member]**	**Reserve of remeasurements of defined benefit plans [member]**	**Amount recognised in other comprehensive income and accumulated in equity relating to non-current assets or disposal groups held for sale [member]**	**Reserve of gains and losses from investments in equity instruments [member]**	**Reserve of change in fair value of financial liability attributable to change in credit risk of liability [member]**
Statement of changes in equity [line items]									
Equity at beginning of period	0	0	0	0	0	(28,592,000)	0	0	0
Previously stated [member]						(28,592,000)			
Increase (decrease) due to changes in accounting policy and corrections of prior period errors [member]									
Increase (decrease) due to changes in accounting policy [member]									
Increase (decrease) due to changes in accounting policy required by IFRSs [member]									
Increase (decrease) due to voluntary changes in accounting policy [member]									
Increase (decrease) due to corrections of prior period errors [member]									
Changes in equity [abstract]									
Comprehensive income [abstract]									
Profit (loss)	0	0	0	0	0	0	0	0	0
Other comprehensive income	0	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	0	0	0	0	0	0
Issue of equity	0	0	0	0	0	0	0	0	0
Dividends recognised as distributions to owners	0	0	0	0	0	0	0	0	0
Increase through other contributions by owners, equity	0	0	0	0	0	0	0	0	0
Decrease through other distributions to owners, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through treasury share transactions, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through changes in ownership interests in subsidiaries that do not result in loss of control, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through share-based payment transactions, equity	0	0	0	0	0	0	0	0	0
Amount removed from reserve of cash flow hedges and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of time value	0	0	0	0	0	0	0	0	0

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of options and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied									
Amount removed from reserve of change in value of forward elements of forward contracts and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of foreign currency basis spreads and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Total increase (decrease) in equity	0	0	0	0	0	0	0	0	0
Equity at end of period	0	0	0	0	0	(28,592,000)	0	0	0

	Components of equity [axis]							
Sheet 3 of 3	**Reserve for catastrophe [member]**	**Reserve for equalisation [member]**	**Reserve of discretionary participation features [member]**	**Other comprehensive income [member]**	**Other reserves [member]**	**Equity attributable to owners of parent [member]**	**Non-controlling interests [member]**	**Equity [member]**
Statement of changes in equity [line items]								
Equity at beginning of period	0	0	0	1,571,000	(27,021,000)	4,416,483,000	0	4,416,483,000
Previously stated [member]				1,571,000	(27,021,000)	4,416,483,000		4,416,483,000
Increase (decrease) due to changes in accounting policy and corrections of prior period errors [member]								
Increase (decrease) due to changes in accounting policy [member]								
Increase (decrease) due to changes in accounting policy required by IFRSs [member]								
Increase (decrease) due to voluntary changes in accounting policy [member]								
Increase (decrease) due to corrections of prior period errors [member]								
Changes in equity [abstract]								
Comprehensive income [abstract]								
Profit (loss)	0	0	0	0	0	(1,889,469,000)	0	(1,889,469,000)
Other comprehensive income	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	0	0	(1,889,469,000)	0	(1,889,469,000)
Issue of equity	0	0	0	0	0	0	0	0
Dividends recognised as distributions to owners	0	0	0	0	0	0	0	0
Increase through other contributions by owners, equity	0	0	0	0	0	0	0	0
Decrease through other distributions to owners, equity	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity	0	0	0	0	0	622,986,000	0	622,986,000
Increase (decrease) through treasury share transactions, equity	0	0	0	0	0	0	0	0
Increase (decrease) through changes in ownership interests in subsidiaries that do not result in loss of control, equity	0	0	0	0	0	0	0	0
Increase (decrease) through share-based payment transactions, equity	0	0	0	0	0	0	0	0
Amount removed from reserve of cash flow hedges and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of time value of options and included in initial cost or other carrying amount of	0	0	0	0	0	0	0	0

non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied								
Amount removed from reserve of change in value of forward elements of forward contracts and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of foreign currency basis spreads and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0
Total increase (decrease) in equity	0	0	0	0	0	(1,266,483,000)	0	(1,266,483,000)
Equity at end of period	0	0	0	1,571,000	(27,021,000)	3,150,000,000	0	3,150,000,000

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[610000] Statement of changes in equity - Accumulated Previous

	Components of equity [axis]								
Sheet 1 of 3	Issued capital [member]	Share premium [member]	Treasury shares [member]	Retained earnings [member]	Revaluation surplus [member]	Reserve of exchange differences on translation [member]	Reserve of cash flow hedges [member]	Reserve of gains and losses on hedging instruments that hedge investments in equity instruments [member]	Reserve of change in value of time value of options [member]
Statement of changes in equity [line items]									
Equity at beginning of period	45,354,455,000	3,949,303,000	0	(42,205,539,000)	0	0	0	0	0
Previously stated [member]	45,354,455,000	3,949,303,000	0	(42,205,539,000)	0	0	0	0	0
Increase (decrease) due to changes in accounting policy and corrections of prior period errors [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to changes in accounting policy [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to changes in accounting policy required by IFRSs [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to voluntary changes in accounting policy [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to corrections of prior period errors [member]	0	0	0	0	0	0	0	0	0
Changes in equity [abstract]									
Comprehensive income [abstract]									
Profit (loss)	0	0	0	(1,203,780,000)	0	0	0	0	0
Other comprehensive income	0	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	(1,203,780,000)	0	0	0	0	0
Issue of equity	0	0	0	0	0	0	0	0	0
Dividends recognised as distributions to owners	0	0	0	0	0	0	0	0	0
Increase through other contributions by owners, equity	0	0	0	0	0	0	0	0	0
Decrease through other distributions to owners, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity	1,731,441,000	0	0	(3,182,376,000)	0	0	0	0	0
Increase (decrease) through treasury share transactions, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through changes in ownership interests in subsidiaries that do not result in loss of control, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through share-based payment transactions, equity	0	0	0	0	0	0	0	0	0
Amount removed from reserve of cash flow hedges and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of time value of options and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of forward elements of forward contracts and included in initial cost or other carrying amount of non-financial asset (liability) or firm	0	0	0	0	0	0	0	0	0

commitment for which fair value hedge accounting is applied									
Amount removed from reserve of change in value of foreign currency basis spreads and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Total increase (decrease) in equity	1,731,441,000	0	0	(4,386,156,000)	0	0	0	0	0
Equity at end of period	47,085,896,000	3,949,303,000	0	(46,591,695,000)	0	0	0	0	0

	Components of equity [axis]								
Sheet 2 of 3	**Reserve of change in value of forward elements of forward contracts [member]**	**Reserve of change in value of foreign currency basis spreads [member]**	**Reserve of gains and losses on financial assets measured at fair value through other comprehensive income [member]**	**Reserve of gains and losses on remeasuring available-for-sale financial assets [member]**	**Reserve of share-based payments [member]**	**Reserve of remeasurements of defined benefit plans [member]**	**Amount recognised in other comprehensive income and accumulated in equity relating to non-current assets or disposal groups held for sale [member]**	**Reserve of gains and losses from investments in equity instruments [member]**	**Reserve of change in fair value of financial liability attributable to change in credit risk of liability [member]**
Statement of changes in equity [line items]									
Equity at beginning of period	0	0	0	0	0	(28,592,000)	0	0	0
Previously stated [member]	0	0	0	0	0	(28,592,000)	0	0	0
Increase (decrease) due to changes in accounting policy and corrections of prior period errors [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to changes in accounting policy [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to changes in accounting policy required by IFRSs [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to voluntary changes in accounting policy [member]	0	0	0	0	0	0	0	0	0
Increase (decrease) due to corrections of prior period errors [member]	0	0	0	0	0	0	0	0	0
Changes in equity [abstract]									
Comprehensive income [abstract]									
Profit (loss)	0	0	0	0	0	0	0	0	0
Other comprehensive income	0	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	0	0	0	0	0	0
Issue of equity	0	0	0	0	0	0	0	0	0
Dividends recognised as distributions to owners	0	0	0	0	0	0	0	0	0
Increase through other contributions by owners, equity	0	0	0	0	0	0	0	0	0
Decrease through other distributions to owners, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through treasury share transactions, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through changes in ownership interests in subsidiaries that do not result in loss of control, equity	0	0	0	0	0	0	0	0	0
Increase (decrease) through share-based payment transactions, equity	0	0	0	0	0	0	0	0	0
Amount removed from reserve of cash flow hedges and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of time value	0	0	0	0	0	0	0	0	0

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of options and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied									
Amount removed from reserve of change in value of forward elements of forward contracts and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of foreign currency basis spreads and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0	0
Total increase (decrease) in equity	0	0	0	0	0	0	0	0	0
Equity at end of period	0	0	0	0	0	(28,592,000)	0	0	0

	Components of equity [axis]							
Sheet 3 of 3	**Reserve for catastrophe [member]**	**Reserve for equalisation [member]**	**Reserve of discretionary participation features [member]**	**Other comprehensive income [member]**	**Other reserves [member]**	**Equity attributable to owners of parent [member]**	**Non-controlling interests [member]**	**Equity [member]**
Statement of changes in equity [line items]								
Equity at beginning of period	0	0	0	1,571,000	(27,021,000)	7,071,198,000	0	7,071,198,000
Previously stated [member]	0	0	0	1,571,000	(27,021,000)	7,071,198,000	0	7,071,198,000
Increase (decrease) due to changes in accounting policy and corrections of prior period errors [member]	0	0	0	0	0	0	0	0
Increase (decrease) due to changes in accounting policy [member]	0	0	0	0	0	0	0	0
Increase (decrease) due to changes in accounting policy required by IFRSs [member]	0	0	0	0	0	0	0	0
Increase (decrease) due to voluntary changes in accounting policy [member]	0	0	0	0	0	0	0	0
Increase (decrease) due to corrections of prior period errors [member]	0	0	0	0	0	0	0	0
Changes in equity [abstract]								
Comprehensive income [abstract]								
Profit (loss)	0	0	0	0	0	(1,203,780,000)	0	(1,203,780,000)
Other comprehensive income	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	0	0	(1,203,780,000)	0	(1,203,780,000)
Issue of equity	0	0	0	0	0	0	0	0
Dividends recognised as distributions to owners	0	0	0	0	0	0	0	0
Increase through other contributions by owners, equity	0	0	0	0	0	0	0	0
Decrease through other distributions to owners, equity	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity	0	0	0	0	0	(1,450,935,000)	0	(1,450,935,000)
Increase (decrease) through treasury share transactions, equity	0	0	0	0	0	0	0	0
Increase (decrease) through changes in ownership interests in subsidiaries that do not result in loss of control, equity	0	0	0	0	0	0	0	0
Increase (decrease) through share-based payment transactions, equity	0	0	0	0	0	0	0	0
Amount removed from reserve of cash flow hedges and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of time value of options and included in initial cost or other carrying amount of	0	0	0	0	0	0	0	0

non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied								
Amount removed from reserve of change in value of forward elements of forward contracts and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0
Amount removed from reserve of change in value of foreign currency basis spreads and included in initial cost or other carrying amount of non-financial asset (liability) or firm commitment for which fair value hedge accounting is applied	0	0	0	0	0	0	0	0
Total increase (decrease) in equity	0	0	0	0	0	(2,654,715,000)	0	(2,654,715,000)
Equity at end of period	0	0	0	1,571,000	(27,021,000)	4,416,483,000	0	4,416,483,000

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[700000] Informative data about the Statement of financial position

Concept	Close Current Quarter 2026-06-30	Close Previous Exercise 2025-12-31
Informative data of the Statement of Financial Position [abstract]		
Capital stock (nominal)	47,085,896,000	47,085,896,000
Restatement of capital stock	0	0
Plan assets for pensions and seniority premiums	0	0
Number of executives	0	0
Number of employees	255	254
Number of workers	0	0
Outstanding shares	449,757,977	449,757,953
Repurchased shares	0	0
Restricted cash	0	0
Guaranteed debt of associated companies	0	0

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[700002] Informative data about the Income statement

Concept	Quarter Current Year 2026-04-01 - 2026-06-30	Accumulated Current Year 2026-01-01 - 2026-06-30	Quarter Previous Year 2025-04-01 - 2025-06-30	Accumulated Previous Year 2025-01-01 - 2025-06-30
Informative data of the Income Statement [abstract]				
Operating depreciation and amortization	84,793,000	127,485,000	74,898,000	124,029,000

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[700003] Informative data - Income statement for 12 months

Concept	Current Year 2025-07-01 - 2026-06-30	Previous Year 2024-07-01 - 2025-06-30
Informative data - Income Statement for 12 months [abstract]		
Revenue	1,323,763,000	2,395,404,000
Profit (loss) from operating activities	(3,709,992,000)	(29,972,547,000)
Profit (loss)	(1,336,810,000)	(32,493,375,000)
Profit (loss), attributable to owners of parent	(1,336,810,000)	(32,493,375,000)
Operating depreciation and amortization	210,517,000	750,021,000

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[800001] Breakdown of credits

Institution [axis]	Foreign institution (yes/no)	Contract signing date	Expiration date	Interest rate	Denomination [axis]											
					Domestic currency [member]						Foreign currency [member]					
					Time interval [axis]						Time interval [axis]					
					Current year [member]	Until 1 year [member]	Until 2 years [member]	Until 3 years [member]	Until 4 years [member]	Until 5 years or more [member]	Current year [member]	Until 1 year [member]	Until 2 years [member]	Until 3 years [member]	Until 4 years [member]	Until 5 years or more [member]
Banks [abstract]																
Foreign trade																
Bancomext MXN	No	2018-12-20	2034-01-28	0.06		20,383,000	20,081,000	20,081,000	20,081,000	625,545,000			0	0	0	0
Nacional Financiera MXN	No	2020-10-06	2039-01-29	0.06		50,409,000	50,409,000	50,409,000	50,409,000	3,794,476,000	0	0	0	0	0	0
Bancomext USD	Yes	2020-05-08	2034-01-28	0.06	0							12,994,000	12,994,000	12,994,000	12,994,000	389,527,000
Nacional Financiera MXN 2	No	2024-09-13	2030-01-15	Variable		86,048,000										
Bancomext MXN 1	No	2024-09-13	2030-01-15	Variable		94,166,000										
TOTAL					0	251,006,000	70,490,000	70,490,000	70,490,000	4,420,021,000	0	12,994,000	12,994,000	12,994,000	12,994,000	389,527,000
Banks - secured																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Commercial banks																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Other banks																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Total banks																
TOTAL					0	251,006,000	70,490,000	70,490,000	70,490,000	4,420,021,000	0	12,994,000	12,994,000	12,994,000	12,994,000	389,527,000
Stock market [abstract]																
Listed on stock exchange - unsecured																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Listed on stock exchange - secured																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Private placements - unsecured																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Private placements - secured																
HHf5100819-7d80-4424-96bb-e9555783b464					0	0	0	0	0	0	0	0	0	0	0	0
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Total listed on stock exchanges and private placements																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Other current and non-current liabilities with cost [abstract]																
Other current and non-current liabilities with cost																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Total other current and non-current liabilities with cost																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Suppliers [abstract]																
Suppliers																
Proveedores varios	No	2023-09-01	2023-09-01		215,000,000	0	0	0	0	0	0	0	0	0	0	0
TOTAL					215,000,000	0	0	0	0	0	0	0	0	0	0	0
Total suppliers																
TOTAL					215,000,000	0	0	0	0	0	0	0	0	0	0	0
Other current and non-current liabilities [abstract]																

Institution [axis]	Foreign institution (yes/no)	Contract signing date	Expiration date	Interest rate	Denomination [axis]											
					Domestic currency [member]						Foreign currency [member]					
					Time interval [axis]						Time interval [axis]					
					Current year [member]	Until 1 year [member]	Until 2 years [member]	Until 3 years [member]	Until 4 years [member]	Until 5 years or more [member]	Current year [member]	Until 1 year [member]	Until 2 years [member]	Until 3 years [member]	Until 4 years [member]	Until 5 years or more [member]
Other current and non-current liabilities																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Total other current and non-current liabilities																
TOTAL					0	0	0	0	0	0	0	0	0	0	0	0
Total credits																
TOTAL					215,000,000	251,006,000	70,490,000	70,490,000	70,490,000	4,420,021,000	0	12,994,000	12,994,000	12,994,000	12,994,000	389,527,000

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[800003] Annex - Monetary foreign currency position

	Currencies [axis]				
	Dollars [member]	Dollar equivalent in pesos [member]	Other currencies equivalent in dollars [member]	Other currencies equivalent in pesos [member]	Total pesos [member]
Foreign currency position [abstract]					
Monetary assets [abstract]					
Current monetary assets	68,000	1,191,000	0	0	1,191,000
Non-current monetary assets	0	0	0	0	0
Total monetary assets	68,000	1,191,000	0	0	1,191,000
Liabilities position [abstract]					
Current liabilities	1,050,385,000	18,387,310,000	0	0	18,387,310,000
Non-current liabilities	289,242,000	23,450,582,000	0	0	23,450,582,000
Total liabilities	1,339,627,000	41,837,892,000	0	0	41,837,892,000
Net monetary assets (liabilities)	(1,339,559,000)	(41,836,701,000)	0	0	(41,836,701,000)

[800005] Annex - Distribution of income by product

	Income type [axis]			
	National income [member]	Export income [member]	Income of subsidiaries abroad [member]	Total income [member]
Ingresos por intereses				
Arrendamiento capitalizable	400,172,000	0	0	400,172,000
Otros créditos	99,488,000	0	0	99,488,000
Crédito automotriz	3,456,000	0	0	3,456,000
TOTAL	503,116,000	0	0	503,116,000

[800007] Annex - Financial derivate instruments

Management discussion about the policy uses of financial derivate instruments, explaining if these policies are allowed just for coverage or for other uses like trading [text block]

1. Policies for Trading in Derivative Financial Instruments ("DFIs")

The DFIs contracted by the Issuer are regulated by the internal policy "Policy on the contracting and maintenance of Derivative Financial Instruments", adopted in 2014 by all the Issuer's businesses. Among other guidelines, the following are established:

a) The acquisition of any DFI will be associated with the hedging of a primary position of the Issuer, such as payment of interest at a certain rate, payment of foreign currency at an exchange rate, among others.

b) Each DFI hedge must have the documentation required by International Financial Reporting Standards (IFRS) for the application of hedge accounting.

c) The Issuer may not contract DFIs for speculation purposes, solely for hedging purposes, unless otherwise authorized by the Finance and Planning Committee, with prior notice of changes in its derivatives operations.

d) Prior to contracting any financial coverage, it must be listed with at least two financial institutions of recognized prestige, provided that market conditions allow it.

e) The proposal for contracting, extension, renewal and cancellation of DFIs is submitted to the opinion of the Finance and Planning Committee which, based on the pertinent elements of judgment, decides on the convenience of the coverage. Once the Committee's favorable opinion is obtained, it is submitted to the Directorate-General for approval.

f) The contracting, extension, renewal and cancellation of an DFI must be executed by the Administration and Finance Department, seeking to guarantee the best market conditions, following the guidelines of the previous paragraph.

g) With the execution of the financial coverage, the Administration and Finance Directorate must be notified for the accounting record in accordance with the applicable regulations.

h) On a quarterly basis, the Audit and Corporate Practices Committee meets and is presented with a report that includes all the operations carried out during the quarter with IFD.

i) The coupon cuts must be confirmed in a timely manner in writing with the counterparty and notified to the Treasury Management for the corresponding settlement.

As of June 30, 2026, the Company had no derivative financial instruments.

2. Objectives for conducting DFI transactions

In general terms, the primary objectives pursued by the Issuer when entering into transactions with DFIs are the following:

- Minimize the risks of the Issuer's obligations in the face of the volatility of the financial and market variables to which it is exposed.

- Ensure effective control of the financial hedging portfolio.

- Have Non-Current coverage, mainly of interest rates and exchange rates, in the funding of assets, to give viability and certainty to the leasing, factoring and credit operations carried out by the Issuer.

3. Instruments used and hedging strategies

The hedging instruments that the Issuer has used to date are the following:

- Contracts called Interest Rate Swaps ("IRS") in order to mitigate the risks of fluctuations in interest rates.

The Issuer's management defines the limits (amounts and parameters) applicable to the execution of DFI transactions in accordance with market conditions and the cost of each of them.

Financial risk hedging strategies are included within the Corporate Governance standards and/or practices established by Management. As mentioned, these practices are included within the topics reviewed by the Finance and Planning Committee and the Audit and Corporate Practices Committee. All matters of DFI analysis are reflected in the minutes of the sessions of said Committee.

4. Instruments used and hedging strategies

The financial markets, through which the Issuer carries out derivative financial transactions, are known as over-the-counter ("OTC") markets; the Issuer uses DFIs for hedging purposes, commonly used in OTC markets, and may be listed with two or more financial institutions to ensure the best conditions in trading. The financial institutions and counterparties with which these instruments are contracted are of recognized prestige and solvency in the market. In addition, the Issuer seeks financial institutions with which it maintains a reciprocal business relationship, which, among other benefits, allows it to balance the risk positions of the counterparties.

5. Policies for the Designation of Calculation and Valuation Agents

The Issuer contracts DFIs commonly used in the market. For this reason, it designates as calculation agents, on the one hand, the counterparties, who periodically send the account statements of the open positions of said DFIs and on the other hand, the Administration and Finance Department of the Issuer is responsible, on a monthly basis, for: i) carrying out the fair value calculations of the DFIs (better known as "*Mark to Market*" or "MTM"); ii) to make the respective comparisons with the financial institutions that serve as counterparties; and iii) to submit the necessary information, both to the General Management, as well as to the Finance and Planning Committee and the Audit and Corporate Practices Committee, as appropriate.

6. Main conditions or terms of contracts

DFIs are documented through framework agreements, which contain the guidelines and directives established in international contracts, such as the rules approved by the International Swap and Derivatives Association, Inc. ("ISDA"), always subject to the applicable regulations and are duly formalized by the legal representatives of the Issuer and the counterparties. Other obligations in addition to the derivative transaction itself, contained in the framework agreement, include the following:

- Deliver periodic and legal financial information agreed upon by the parties in the confirmation of operations.
- Document and administer the judicial and extrajudicial processes to be followed, in the event of non-compliance by any of the parties.
- Comply with applicable laws and regulations.
- Maintain in force any internal, governmental, or any other authorization that may be necessary for the performance of its obligations under the signed contract.

- Immediately notify the counterparty, when it is known that there is a cause for early termination.

7. Margin policies, collateral and credit lines.

   The margins, collaterals and credit lines are prepared by the Administration and Finance Department and are validated by the Risk Committee and presented to the Audit and Corporate Practices Committee. These guidelines are incorporated into the so-called "Policy for the contracting and maintenance of Derivative Financial Instruments". Depending on the type of transaction, DFIs can be carried out with collateral, using credit lines, or by paying agreed premiums.

   With the main purpose of maintaining a level of risk exposure within the limits approved by the Risk Committee and the Audit and Corporate Practices Committee, the Administration and Finance Department periodically report the information on the DFIs to General Management, the aforementioned Committees and the Board of Directors.

   The operations arranged strictly adhere to the guidelines, terms and conditions established in the framework contracts. In addition, obligations are established for the Issuer to guarantee the timely and timely compliance with the agreements reached, in such a way that, if any obligation is not fulfilled, the counterparty may demand consideration that corresponds to it in accordance with the terms contracted.

8. Internal control procedures to manage exposure to market and liquidity risks.

   The policy called "Policy for the Contracting and Maintenance of Derivative Financial Instruments" and its respective procedures manual establish the guidelines regarding the operation and administration of DFIs.

   Comprehensive risk management is carried out directly by the Board of Directors of the Issuer which, in accordance with the Current Securities Market Law, is the body responsible for monitoring the main risks to which the Issuer and the legal entities it controls are exposed. To carry out this activity, the Board of Directors relies on the Audit and Corporate Practices Committee, which includes, among its functions, the analysis of the operation of the DFIs.

   To carry out the measurement and evaluation of the risks taken in the DFIs, there are programs developed for the calculation of the tests under extreme conditions ("Stress tests") and to monitor liquidity. In the latter case, the financial assets and liabilities of the Issuer are considered, as well as the credits granted by it. Risk exposures, both market and liquidity, are monitored monthly.

9. Existence of an independent third party to review the above procedures.

   The Issuer is required to have an independent external auditor to review its annual consolidated financial statements. In this case, Auren de Occidente, S.C., as part of its external audit process, analyzes the Issuer's internal control system and the transactions that gave rise to the accounting records. Consequently, within this analysis, external auditors review DFI transactions, in terms of reasonableness, accounting treatment, risk exposure and possible contingencies in the management of such operations. As of this date, the reviews of the external auditors have not reported any relevant observations or deficiencies that merit disclosure.

10. Information on the authorization of the use of derivatives and the existence of a committee to carry out such authorization and the management of risks by DFIs.

    In accordance with what is stated in other sections, all transactions with DFIs must be subject to the guidelines indicated in the "Policy for the contracting and maintenance of Derivative Financial Instruments". As mentioned, this policy is strictly governed by guidelines established by the Risk Committee and is reported to the Audit and Corporate Practices Committee and the Board of Directors.

The contracting, extension, renewal and cancellation of DFIs must be submitted to the initial authorization of the Risk Committee, made up of independent members and the Issuer's senior management. Subsequently, or simultaneously, the authorization of the General Directorate is required. For its part, the Administration and Finance Department periodically reports on the risks and management of DFIs to General Management, the Audit and Corporate Practices Committee and the Board of Directors.

General description about valuation techniques, standing out the instruments valuated at cost or fair value, just like methods and valuation techniques [text block]

1. Description of valuation methods and techniques with relevant reference variables and assumptions applied, as well as valuation frequency.

   DFIs are initially recognized at fair value on the balance sheet as short- and Non-Current assets and/or liabilities on the date on which the derivative financial instrument contract is entered into and are subsequently revalued at fair value. DFI fair values are determined based on recognized market prices and, when not traded on a market, are determined based on valuation techniques accepted in the financial sector.

   The method for recognizing the profit or loss of changes in the fair values of DFIs depends on whether they are designated as hedging instruments, and if so, the nature of the item being hedged. Changes to DFIs for trading purposes are recognized in the income statement. As of June 30, 2026, the Current DFIs are designated in their entirety as hedging instruments, so the effects of changes in their fair value are recognized in the accounts within stockholders' equity, under the heading called "Profit or loss from valuation of cash flow hedging instruments". Fair value calculations are made each month, based on the guidelines indicated in this section.

2. Clarification on whether the valuation is performed by an independent third party or valued internally and when each valuation methodology is used. If it is from a third party, mention if it is an inspector, seller or counterparty of the IFD.

   On a monthly basis, the Issuer carries out an internal valuation on the DFIs to determine their fair value or "Mark to Market". The valuation of positions to determine fair value consists of bringing to present value all the flows of the financial transaction with DFIs, using the market curves at the time of calculation and risk exposures. Depending on the instrument, these curves are based on estimates made by specialized financial companies, in terms of interest rate variables or exchange rates of the peso against the dollar. Likewise, the internal valuations are compared with those used by the counterparties – financial institutions with which the respective DFI was contracted. As of this date, the internal valuations do not vary from those submitted by these counterparties.

3. For hedging instruments, an explanation of the method used to determine the effectiveness of the hedging instrument, mentioning the level of hedging of the overall position held.

   The hedging ratio is evaluated from the beginning and during all subsequent phases on a monthly basis, using the regression methodology, considering Current and future market conditions that affect the valuation. The objective is to mitigate the foreign exchange risk of the Issuer's obligations to which it is exposed in the funding of assets, to give viability and certainty to the leasing, factoring and credit operations carried out by the Issuer, ensuring effective control of the financial hedging portfolio. To determine effectiveness, prospective tests are performed using the regression method. The effectiveness of a hedge is determined by a simple linear regression where the relationship between a dependent variable and an independent variable is analyzed. Changes in the fair value of the hedge are considered the dependent variable while changes in the fair value of the hedged instrument are considered the independent variable. Once all the changes in fair value are calculated, the line of best regression fit is obtained and with this, the regression statistics such as the R-squared (R2) and the slope of the line are obtained, which is used to determine effectiveness. If the slope of the regression line is between 0.80 and 1.25, the coverage is considered effective.

Management discussion about intern and extern sources of liquidity that could be used for attending requirements related to financial derivate instruments [text block]

1. Discussion on the internal and external sources of liquidity that could be used to meet the requirements related to the DFI.

   The requirements related to DFIs are met with both internal and external sources of liquidity. Among the internal sources is the own generation of resources derived from the operation and capital, which have been sufficient to cover the risks of these instruments. As an external source, the Issuer maintains revolving credit lines with various credit institutions.

Changes and management explanation in principal risk exposures identified, as contingencies and events known by the administration that could affect future reports [text block]

1. Explanation of changes in exposure to the main risks identified, their management, and contingencies that may affect future reports.

   The Administration and Finance area, on a monthly basis, analyzes all existing risk positions. In addition, the fluctuations of the main financial variables of the market are monitored on a monthly basis, using sensitivity analysis for adequate comprehensive risk management.

   The DFIs contracted by the Issuer cover exposure to interest rate and exchange rate volatility related to the banking and stock market obligations assumed. Consequently, the value of DFIs may increase or decrease in the future, before their maturity date. These variations are mainly related to global and local economic conditions of the markets, national and international policy events, as well as liquidity situations in these markets.

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2. Disclosure of eventualities, such as changes in the value of the underlying asset that cause it to differ from the one originally contracted, modify it or change the level of coverage, for which it requires the Issuer to assume new obligations or affect its liquidity.

   The DFIs were contracted to meet obligations contracted, so they were designated as hedges. From the date they were hired to the dates in each of the quarterly reports in the 2026 fiscal year and earlier, they have been maintained with this intention, so no eventuality of this type has arisen.

3. Impact on profit or flow of the aforementioned derivatives transactions.

   As mentioned above, the objective and nature of derivative financial instruments is hedging or economic hedging, so there are no impacts on results due to modifications therein.

   Current DFIs are designated as hedging instruments, so the effects of changes in their fair value are recognized in accounting terms within stockholders' equity, under the heading "Profit or loss from valuation of cash flow hedging instruments".

   During the period from 1 January 2026 to 30 June 2026, no margin calls were submitted.

4. Description and number of DFIs that have matured during the quarter and those whose position has been closed.

   During the period, no derivatives positions were due to expire.

   Finally, it is reported that during the period from January 1 to June 30, 2026, no margin calls were submitted.

5. Disclosure of any breach of the respective contracts.

   As of June 30, 2026, there are no defaults in the DFIs in force between the Issuer and its counterparties.

Quantitative information for disclosure [text block]

1. Description of the method applied for the determination of expected losses or sensitivity of the price of derivatives to changes in the reference variables, including the volatility of these variables.

   The Current methodology consists of modifying each risk factor, leaving the other factors constant, generating a new valuation for each derivative instrument and obtaining the fair value affected.

   In the case of "IRS", four scenarios of change in the rate curves are generated in parallel:

Scenario	Curves
Scenario A	+50 bp
Scenario B	+25 bp
Scenario C	-25 bp
Scenario D	-50 bp

2. Sensitivity analysis for DFI operations, pointing out risks and instruments that would lead to losses.

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The fair value for each instrument according to its sensitivity scenario, derived from the change in the risk factor, is shown below.

Instrument	MtM	Scenario: +50bp on the rate curve	Scenario: +25bp in the rate curve	Scenario: -25bp on the rate curve	Scenario: -50bp on the rate curve
IRS					

3. Scenarios that may generate adverse situations for the Issuer in the event of materialization.

Below is a scenario considering risk situations for the Issuer:

Scenario A
Assumptions:
- Parallel 50bp increase in the rate curve.
- Everything else is constant

Scenario B
Assumptions:
- Parallel 25bp increase in the rate curve.
- Everything else is constant

Scenario C
Assumptions:
- Parallel 25bp decrease in the rate curve.
- Everything else is constant

Scenario D
Assumptions:
- Decrease of 50bp in parallel on the rate curve.
- Everything else is constant

4. The impact on the income statement and cash flow, for each scenario mentioned as of December 31, 2025, is 0.0 due to the maturity of the DFIs that the Company had contracted.

In the case of "IRS", four scenarios of change in the rate curves are generated in parallel:

Scenario	Curves
Scenario A	+50 bp
Scenario B	+25 bp
Scenario C	-25 bp
Scenario D	-50 bp

5. Sensitivity analysis for DFI operations, pointing out risks and instruments that would lead to losses.

The fair value for each instrument according to its sensitivity scenario, derived from the change in the risk factor, is shown below.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Instrument	MtM	Scenario: +50bp on the rate curve	Scenario: +25bp in the rate curve	Scenario: -25bp on the rate curve	Scenario: -50bp on the rate curve
IRS					

6. Scenarios that may generate adverse situations for the Issuer in the event of materialization.

Below is a scenario considering risk situations for the Issuer:

Scenario A
Assumptions:
- Parallel 50bp increase in the rate curve.
- Everything else is constant

Scenario B
Assumptions:
- Parallel 25bp increase in the rate curve.
- Everything else is constant

Scenario C
Assumptions:
- Parallel 25bp decrease in the rate curve.
- Everything else is constant

Scenario D
Assumptions:
- Decrease of 50bp in parallel on the rate curve.
- Everything else is constant

The impact on the income statement and cash flow, for each scenario mentioned as of December 31, 2025, is 0.0 due to the maturity of the DFIs that the Company had contracted.

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[800100] Notes - Subclassifications of assets, liabilities and equities

Concept	Close Current Quarter 2026-06-30	Close Previous Exercise 2025-12-31
Subclassifications of assets, liabilities and equities [abstract]		
Cash and cash equivalents [abstract]		
Cash [abstract]		
Cash on hand	0	0
Balances with banks	0	0
Total cash	0	0
Cash equivalents [abstract]		
Short-term deposits, classified as cash equivalents	0	0
Short-term investments, classified as cash equivalents	0	0
Other banking arrangements, classified as cash equivalents	261,000,000	426,209,000
Total cash equivalents	261,000,000	426,209,000
Other cash and cash equivalents	0	0
Total cash and cash equivalents	261,000,000	426,209,000
Trade and other current receivables [abstract]		
Current trade receivables	7,864,000,000	8,768,771,000
Current receivables due from related parties	0	0
Current prepayments [abstract]		
Current advances to suppliers	0	0
Current prepaid expenses	0	0
Total current prepayments	0	0
Current receivables from taxes other than income tax	0	0
Current value added tax receivables	0	0
Current receivables from sale of properties	0	0
Current receivables from rental of properties	0	0
Other current receivables	0	0
Total trade and other current receivables	7,864,000,000	8,768,771,000
Classes of current inventories [abstract]		
Current raw materials and current production supplies [abstract]		
Current raw materials	0	0
Current production supplies	0	0
Total current raw materials and current production supplies	0	0
Current merchandise	0	0
Current work in progress	0	0
Current finished goods	0	0
Current spare parts	0	0
Property intended for sale in ordinary course of business	0	0
Other current inventories	0	0
Total current inventories	0	0
Non-current assets or disposal groups classified as held for sale or as held for distribution to owners [abstract]		
Non-current assets or disposal groups classified as held for sale	0	0
Non-current assets or disposal groups classified as held for distribution to owners	0	0
Total non-current assets or disposal groups classified as held for sale or as held for distribution to owners	0	0
Trade and other non-current receivables [abstract]		
Non-current trade receivables	1,143,000,000	1,001,500,000
Non-current receivables due from related parties	0	0
Non-current prepayments	0	0
Non-current lease prepayments	0	0
Non-current receivables from taxes other than income tax	0	0
Non-current value added tax receivables	0	0

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Concept	Close Current Quarter 2026-06-30	Close Previous Exercise 2025-12-31
Non-current receivables from sale of properties	0	0
Non-current receivables from rental of properties	0	0
Revenue for billing	0	0
Other non-current receivables	0	0
Total trade and other non-current receivables	1,143,000,000	1,001,500,000
Investments in subsidiaries, joint ventures and associates [abstract]		
Investments in subsidiaries	0	0
Investments in joint ventures	0	0
Investments in associates	0	0
Total investments in subsidiaries, joint ventures and associates	0	0
Property, plant and equipment [abstract]		
Land and buildings [abstract]		
Land	0	0
Buildings	0	0
Total land and buildings	0	0
Machinery	49,724,000	146,569,000
Vehicles [abstract]		
Ships	0	0
Aircraft	0	0
Motor vehicles	5,210,000	0
Total vehicles	5,210,000	0
Fixtures and fittings	0	0
Office equipment	22,841,000	4,867,000
Tangible exploration and evaluation assets	0	0
Mining assets	0	0
Oil and gas assets	0	0
Construction in progress	0	0
Construction prepayments	0	0
Other property, plant and equipment	7,225,000	96,154,000
Total property, plant and equipment	85,000,000	247,590,000
Investment property [abstract]		
Investment property completed	0	0
Investment property under construction or development	0	0
Investment property prepayments	0	0
Total investment property	0	0
Intangible assets and goodwill [abstract]		
Intangible assets other than goodwill [abstract]		
Brand names	0	0
Intangible exploration and evaluation assets	0	0
Mastheads and publishing titles	0	0
Computer software	0	0
Licences and franchises	0	0
Copyrights, patents and other industrial property rights, service and operating rights	0	0
Recipes, formulae, models, designs and prototypes	0	0
Intangible assets under development	0	0
Other intangible assets	0	0
Total intangible assets other than goodwill	0	0
Goodwill	0	0
Total intangible assets and goodwill	0	0
Trade and other current payables [abstract]		
Current trade payables	215,000,000	134,969,000
Current payables to related parties	0	0
Accruals and deferred income classified as current [abstract]		

Concept	Close Current Quarter 2026-06-30	Close Previous Exercise 2025-12-31
Deferred income classified as current	0	0
Rent deferred income classified as current	0	0
Accruals classified as current	0	0
Short-term employee benefits accruals	0	0
Total accruals and deferred income classified as current	0	0
Current payables on social security and taxes other than income tax	0	0
Current value added tax payables	0	0
Current retention payables	0	0
Other current payables	0	0
Total trade and other current payables	215,000,000	134,969,000
Other current financial liabilities [abstract]		
Bank loans current	264,000,000	428,689,000
Stock market loans current	0	0
Other current iabilities at cost	0	0
Other current liabilities no cost	0	0
Other current financial liabilities	0	0
Total Other current financial liabilities	264,000,000	428,689,000
Trade and other non-current payables [abstract]		
Non-current trade payables	0	0
Non-current payables to related parties	0	0
Accruals and deferred income classified as non-current [abstract]		
Deferred income classified as non-current	0	0
Rent deferred income classified as non-current	0	0
Accruals classified as non-current	0	0
Total accruals and deferred income classified as non-current	0	0
Non-current payables on social security and taxes other than income tax	0	0
Non-current value added tax payables	0	0
Non-current retention payables	0	0
Other non-current payables	0	0
Total trade and other non-current payables	0	0
Other non-current financial liabilities [abstract]		
Bank loans non-current	5,060,000,000	4,906,725,000
Stock market loans non-current	0	0
Other non-current liabilities at cost	0	0
Other non-current liabilities no cost	0	0
Other non-current financial liabilities	0	0
Total Other non-current financial liabilities	5,060,000,000	4,906,725,000
Other provisions [abstract]		
Other non-current provisions	0	0
Other current provisions	0	7,955,019,000
Total other provisions	0	7,955,019,000
Other reserves [abstract]		
Revaluation surplus	0	0
Reserve of exchange differences on translation	0	0
Reserve of cash flow hedges	0	0
Reserve of gains and losses on hedging instruments that hedge investments in equity instruments	0	0
Reserve of change in value of time value of options	0	0
Reserve of change in value of forward elements of forward contracts	0	0
Reserve of change in value of foreign currency basis spreads	0	0
Reserve of gains and losses on financial assets measured at fair value through other comprehensive income	(27,021,000)	(27,021,000)
Reserve of gains and losses on remeasuring available-for-sale financial assets	0	0
Reserve of share-based payments	0	0
Reserve of remeasurements of defined benefit plans	0	0

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Concept	Close Current Quarter 2026-06-30	Close Previous Exercise 2025-12-31
Amount recognised in other comprehensive income and accumulated in equity relating to non-current assets or disposal groups held for sale	0	0
Reserve of gains and losses from investments in equity instruments	0	0
Reserve of change in fair value of financial liability attributable to change in credit risk of liability	0	0
Reserve for catastrophe	0	0
Reserve for equalisation	0	0
Reserve of discretionary participation features	0	0
Reserve of equity component of convertible instruments	0	0
Capital redemption reserve	0	0
Merger reserve	0	0
Statutory reserve	0	0
Other comprehensive income	0	0
Total other reserves	(27,021,000)	(27,021,000)
Net assets (liabilities) [abstract]		
Assets	20,026,000,000	22,568,267,000
Liabilities	16,876,000,000	18,151,784,000
Net assets (liabilities)	3,150,000,000	4,416,483,000
Net current assets (liabilities) [abstract]		
Current assets	11,052,000,000	9,854,874,000
Current liabilities	8,518,000,000	8,634,265,000
Net current assets (liabilities)	2,534,000,000	1,220,609,000

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[800200] Notes - Analysis of income and expense

Concept	Quarter Current Year 2026-04-01 - 2026-06-30	Accumulated Current Year 2026-01-01 - 2026-06-30	Quarter Previous Year 2025-04-01 - 2025-06-30	Accumulated Previous Year 2025-01-01 - 2025-06-30
Analysis of income and expense [abstract]				
Revenue [abstract]				
Revenue from rendering of services	0	0	0	0
Revenue from sale of goods	178,317,000	503,116,000	577,975,000	1,188,421,000
Interest income	0	0	0	0
Royalty income	0	0	0	0
Dividend income	0	0	0	0
Rental income	0	0	0	0
Revenue from construction contracts	0	0	0	0
Other revenue	0	0	0	0
Total revenue	178,317,000	503,116,000	577,975,000	1,188,421,000
Finance income [abstract]				
Interest income	0	0	0	0
Net gain on foreign exchange	(88,570,000)	601,455,000	0	0
Gains on change in fair value of derivatives	0	0	0	0
Gain on change in fair value of financial instruments	0	0	0	0
Other finance income	0	0	718,314,000	720,293,000
Total finance income	(88,570,000)	601,455,000	718,314,000	720,293,000
Finance costs [abstract]				
Interest expense	0	0	0	0
Net loss on foreign exchange	44,693,000	63,849,000	65,636,000	64,451,000
Losses on change in fair value of derivatives	0	0	0	0
Loss on change in fair value of financial instruments	0	0	0	0
Other finance cost	0	0	0	0
Total finance costs	44,693,000	63,849,000	65,636,000	64,451,000
Tax income (expense)				
Current tax	0	0	0	0
Deferred tax	585,200,000	587,804,000	(306,587,000)	76,360,000
Total tax income (expense)	585,200,000	587,804,000	(306,587,000)	76,360,000

[800500] Notes - List of notes

Disclosure of notes and other explanatory information [text block]

Note 1 – Business Description

Unifin Financiera, S.A.B. de C.V., and subsidiaries (the "Company" or "UNIFIN"), was incorporated on February 3, 1993 in accordance with Mexican law. Its fiscal domicile and main place of operations is located at Av. Pdte. Masaryk No. 111-piso 5, Col. Polanco V Sección, 11560, in Mexico City.

The Company's preponderant activity is to lease motor vehicles, machinery and equipment, among others; it also has a credit and financial factoring portfolio, obtaining loans, guaranteeing obligations through any guarantee, and the issuance, subscription, acceptance, endorsement, disposal, discount and pledge of all kinds of credit instruments.

The Company is listed on the capital market of the Mexican Stock Exchange (BMV) under the ticker symbol "UNIFIN", Series "A"; however, the share listing is Currently suspended, and the Company is taking certain steps to obtain authorization to lift the suspension from the appropriate stock exchange authorities.

Likewise, further information on the financial restructuring and Concurso Mercantil of the Issuer is mentioned in Notes 1a i, ii, iii, iv) and 1b i ii), 1c, 1d, 1e i ii) and 1f i ii) of the financial statements as of December 31, 2025.

UNIFIN 2.0

During the 2026 and 2025 financial years, it experienced an acceleration in commercial activity in accordance with the pace of growth and the risk standards established in the Business Plan. UNIFIN originated MXN $217 million in new loans, reaching a monthly placement rate of MXN $72 million during the fourth quarter

Note 2 – Preparation Bases

a. Preparation base:

i. Declaration of Compliance.

These consolidated interim financial statements for the quarter end June 30, 2026 were prepared in accordance with International Accounting Standard 34 – Interim Financial Reporting (IAS 34), International Financial Reporting Standards (IFRS) and Interpretations issued by the IFRS Interpretations Committee (IFRS). and should be read in conjunction with the set of financial statements as of and for the year end December 31, 2025 (latest annual consolidated financial statements). Not all of the information required for a complete set of annual financial statements in accordance with IFRS is included. The consolidated interim financial statements comply with IFRS issued by the International Accounting Reporting Standards Board (IASB).

ii. Going concern

The consolidated interim financial statements have been prepared on a going concern basis, considering Management's reasonable expectation that the Company has sufficient resources to continue operating for at least the next twelve months, and that, therefore, the utilization of the going concern basis remains adequate. The Company has made disbursements on a recurring basis under the current exit financing facility with Bancomext and Nafin, as well as identifying other options to improve its liquidity and access to resources, in order to increase the volumes of portfolio origination with current and future customers.

The Company has $260 million in resources comprising cash and cash equivalents and has credit facilities not fully disbursed as of the date of authorization of these financial statements. In addition, the Company's business plan establishes the use of exit financing resources to resume funding of leasing operations and, in accordance with the Company's projections, will improve the financial margin, generating greater profitability in subsequent periods.

Based on these factors, Management has a reasonable expectation that the Company has and will have adequate resources to continue operating as a going concern for the foreseeable future.

iii. Authorization of financial statements.

The issuance of these interim financial statements and their notes as of June 30, 2026, were authorized on July 30, 2026 by Eugene I. Davis, Acting Chief Executive Officer, and Sergio Manuel Cancino Rodríguez, Chief Executive Officer of Administration and Finance.

iv. Functional and reporting currency.

The consolidated financial statements are presented in Mexican pesos, which is the Company's functional and reporting currency. All figures have been rounded to the nearest thousand, unless otherwise specified, resulting in a rounding of the final unit resulting in immaterial differences.

v. Use of judgments and estimates.

In preparing these consolidated financial statements, Management has made judgments and estimates that affect the application of the Company's accounting policies and the reported figures for assets, liabilities, income and expenses. Actual results may differ from these estimates.

The estimates and judgments used are continually evaluated and are based on historical experience and other factors, including the expectation of occurrence of future events that are considered reasonable under the circumstances.

Information on the judgments made in applying the accounting policies with the most significant effects on the figures recognized in the consolidated financial statements is included in the following notes:

Note 3 (b, i) – of the audited annual financial statements as of December 31, 2025. Classification of leases:

Based on the technical evaluations carried out of the characteristics of the lease contracts established by the accounting standard, the contracts were analyzed for classification as financial or operating leases based on who retains the risks and benefits associated with the leased asset. Concluding that substantially all risks and benefits are transferred to the lessee. See Note 5.

Note 2(c) – of the audited annual financial statements for the previous period. Consolidation: whether Unifin has de facto control over the Flow and Reserve Control Trust and the Secured Credits Trust.

- Uncertainties in assumptions and critical estimates.

Information on uncertainties in assumptions and estimates as of June 30, 2026 and 2025 that carry a significant risk of resulting in material adjustments to the accounting figures for assets and liabilities in the following year:

Note 3 (b, vi) and 5 of the audited annual financial statements for the previous period - Impairment estimates related to the adoption of IFRS 9 "Financial instruments".

Note 15 – of the audited annual financial statements of the previous year - Determination of the provision for cash distributions from the monetization of the assets of the Flow and Reserve Control Trust.

b. Historical Cost:

The consolidated financial statements have been prepared on a historical cost basis, except for the following:

- Certain financial assets and liabilities (including derivative instruments) and collateral: measured at fair value.

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- Assets held for sale: measured at fair value less costs to sell.

c. Bases of consolidation:

i. Subsidiaries.

Subsidiaries are all entities over which the Company has control. Control is achieved when the Company is exposed, or has rights, to variable profits from its interest in the investee entity and has the ability to affect such profits through its power in the investee. Subsidiaries are consolidated from the time control is obtained until the date control over such subsidiaries ceases.

Intercompany transactions, intercompany balances, and unrealized gains on transactions between the companies they consolidate are eliminated. Unrealized losses are also eliminated, unless the transaction shows evidence of impairment of the transferred asset.

The non-controlling interest in the results and capital of the subsidiaries is not representative, so it is not presented separately. The consolidated financial statements include balances of the Company and its principal subsidiaries as of June 30, 2026 and 2025, in which the Company has the following interest:

		Shareholding to June 30	
Company	**Activity**	**2026**	**2025**
Unifin Credit, S. A. de C. V. SOFOM, E.N.R. (Unifin Credit)	Factoring	100%	100%
Unifin Autos, S. A. de C. V. (Unifin Autos)	Buying and selling cars	100%	100%
Unifin Administración Corporativa, S. A. de C. V. (UAC)	Specialized services	100%	100%
Irrevocable Administration and Source of Payment Trust CIB/4193 (Secured Credit Trust or FCG)	Asset Management	100%	100%
Irrevocable Administration and Payment Source Trust CIB/4194 (Flow and Reserve Control Trust or FCFR)	Asset Management	100%	100%
Private Debt Issuance Trusts (Structured Entities)	Trust Programs	100%	100%

ii. Associates.

Associates are all entities over which the Company exercises significant influence but not joint control or control. Typically, this is the case when the Company owns between 20% and 50% of the voting rights. Investments in associates are accounted for using the equity method.

Where the Company's share of losses on an investment recorded as equity equals or exceeds its investment in the associate, including any other unsecured receivables, the Company does not recognize additional losses, unless it has incurred obligations or made payments on behalf of the associate.

Unrealized gains arising from transactions between the Company and its associates are eliminated in proportion to the interest in such entities. Unrealized losses are also eliminated unless the transaction shows evidence of impairment on the transferred asset. The accounting policies of investees have been changed when it is necessary to ensure consistency with the policies adopted by the Company.

iii. Method of participation.

Under the equity method, investments are initially recognized at cost and are subsequently adjusted to recognize participation in post-acquisition results, as well as changes in other comprehensive income. Dividends received or receivable from associates and joint ventures are recognized as a reduction in the carrying amount of the investment.

iv. Structured entities.

As described in Notes 3k and 13(ii), the Company transfers certain rights in financial assets to a special purpose vehicle, generally a trust. The Company has consolidated these Trusts by determining the existence of control considering the characteristics of the trust agreements and the applicable legislation.

v. Financial information by segment

The Director General is primarily responsible for making decisions regarding the resources allocated to the various segments and for evaluating their performance.

The Company's Management has identified the Flow and Reserve Control Trust (FCFR) and the Secured Credit Trust (FCG) as the main segments, in which it provides continuous monitoring of each of the segments through the income statement.

d. Foreign currency conversion:

As mentioned in Note 2e, on transactions and balances of foreign currency transactions, it converts to the functional currency using the exchange rates in effect on the date the transaction was carried out.

e. Notification of compliance with the conditions of the Concurso Mercantil:

As described in Note 2f, the notification of compliance with the conditions of the Concurso Mercantil was made.

Note 3 – Material accounting policies.

The Company's material accounting policies applied in the consolidated financial statements as of December 31, 2025 are the accounting policies applied in these consolidated interim financial statements.

The policy for the recognition and measurement of income taxes is as follows.

Income tax expense is recognized for a specified amount by multiplying the pre-tax loss for the interim reporting period by management's best estimate of the expected weighted average annual effective rate for the full financial year, adjusted for the effect of certain items recognized in full in the interim period. As such, the effective rate in the interim financial statements may differ from the administration's estimate of the effective rate for the annual financial statements.

Note 4 – Portfolio

As of June 30, 2026 and 2025, accounts and receivables are classified as follows:

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	June 30, 2026	June 30, 2025
Current account and receivables		
Leasing	$ 10,771	$ 13,495
Auto and other loans*	10,004	9,009
Factoring	105	146
Subtotal	20,881	22,650
Allowance for loans and leases	$ (13,016)	$ (12,733)
Current subtotal	$ 7,865	$ 9,917
Non-Current account and receivables		
Leasing	$ 1,788	$ 2,029
Auto and other loans*	782	3,685
Subtotal	2,570	5,714
Allowance for loans and leases	(1,427)	(550)
Non-Current subtotal	1,143	5,164
Total Portfolio - Net	**$ 9,008**	**$ 15,081**

As of June 30, 2026 and 2025, the changes in the estimate recognized in the interim consolidated statement of financial position for impairment of accounts and receivables are as follows:

Balance as of June 30, 2024	**$** 13,718
(+) Increases in the reserve	548
(-) Disposals	(983)
Balance as of June 30, 2025	13,283
(+) Increases in the reserve	4,048
(-) Disposals	(2,888)
Balance as of June 30, 2026	**$ 14,443**

	Portfolio	Write-off	Total Portfolio	General Reserve	Specific Reserve	Portfolio – Net
Leasing	$ 29,278	$ (16,718)	$ 12,560	$ (396)	$ (6,528)	$ 5,636
Credit	16,228	(5,807)	10,420	(98)	(7,208)	3,114
Car loans	547	(181)	366	(24)	(83)	258
Factoring	236	(131)	105	-	(105)	-
Total	**$ 46,289**	**$ (22,838)**	$ **23,451**	**$ (518)**	$ **(13,925)**	**$ 9,008**

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Note 5 – Non-Current assets

As of June 30, 2026, the balance of non-current assets decreased by 8%, driven mainly by the monetization of assets. The main changes in these items were the following:

Category	As of June 30, 2025	Additions	Disposals	Dep.	As of June 30, 2026
Assets available for sale	$ 2,446	$ 354	$ (651)	$ (408)	$ 1,741
Real estate, furniture and equipment, net (owned)	372	9	(234)	(61)	85
Collateral Assets	1,187	-	(186)	(73)	928
Total	$ **4,005**	**$ 363**	**$ (1,071)**	**$ (541)**	**$ 2,755**

As of June 30, 2026, the company has real estate and land for a total amount of $85 as collateral, which are part of its non-current assets.

Note 6 – Bank loans

As of June 30, 2026 and 2025, bank loans are integrated as follows:

Loans with Development Banks were restructured in accordance with the terms of the Concurso Mercantil as mentioned in Note 1(i)(b), so that the original claims were no longer recognized, and the restructured credits are recognized.

Banks	Interest rate	As of June,2026	As of June,2025
Nacional Financiera	Variable (TIIE + Spread)	$ 86	$ -
Banco de Comercio Exterior	Variable (TIIE + Spread)	94	-
Total Exit Financing Debt		180	-
Nacional Financiera	6%	3,996	4,211
Banco de Comercio Exterior	6%	1,147	1,276
Total Restructured Debt		5,143	5,487
Total Bank Debt		**$ 5,323**	**$ 5,487**

As mentioned in note 1 i. b) on September 13, 2024, the Company entered into restructuring agreements with Nacional Financiera and Bancomext in compliance with the provisions established in the Concurso Mercantil

As of June 30, 2026, the Company made 12 drawdowns of the Exit Financing entered into with Bancomext for a total amount of $180 million pesos, and a continuous process has been established with Bancomext, which allows the Company's operational continuity to be maintained.

Unifin entered into the Senior Credit Agreement and Contingent Credit Agreement with said entities, in accordance with the provisions of the Concurso Mercantil, which are essential for the implementation of the Company's business plan. Same that were reclassified as provisions derived from the Concurso Mercantil where any right to collection for any Deficiency that, if any, exists or may come to exist with respect to the Recognized Credits of the Recognized Creditors of the Securitization, once they have been exhausted, is expressly and unconditionally waived, for the benefit of the Common Creditors, in any way, the property or assets in trust that guarantee them.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Note 7 – Provision

The change of the provision for the period is as follows:

	Cash distribution provision - Secured (FCG)	Cash distribution provision - Unsecured (FCFR)	Total
Balance as of June 30, 2025	$ 10,442	$ 4,613	$ 15,055
Increments	-	-	-
Revaluation	(4,606)	(453)	(5,059)
Payments	-	376	376
Provision as of June 30, 2026	**$ 5,836**	**$ 4,536**	**$ 10,372**

There is no legal obligation of the Company in favor of the former Recognized Common Creditors other than that provided for in the Concurso Mercantil, as well as the creditors of the Secured Credits Trust (which frees the Company from paying the Recognized Common Creditors the amounts owed prior to the Concurso Mercantil in accordance with the provisions of the Concurso Mercantil).

This provision is recognized as a constructive obligation, because the Company will supervise the cash distributions in favor of the Recognized Common Creditors (as beneficiaries under the Trusts, or their assignees) as directed by the FCFR technical committee, in accordance with the Flow and Reserve Control Trust agreement and the Concurso Mercantil. This provision is limited to the amount of the estimated cash flows to be recovered from the monetization of the FCFR Assets (for the exclusive benefit of the former common creditors recognized under the Concurso Mercantil who act in the new trust as trustees in the first place, directly or indirectly), with the understanding that any surplus or recovery deficiency from the FCFR will be on account of the beneficiaries under the FCFR without any obligation of a legal nature against the Company or with any further recourse against the Company.

Estimated cash flows are determined by a net amount of impairment by the Company, and their recovery, in favor of the beneficiaries of the FCFR, will occur until the FCFR assets are fully monetized or the impairment of these materializes, at the present value determined using an estimated effective discount rate.

The provision corresponding to the FCG is limited to the payment capacity of the financial and non-financial assets assigned to said trust.

These provisions are reviewed regularly as new information is obtained and are adjusted on each reporting date.

Note 8 – Income taxes

Income tax expense is recognized for a specified amount multiplied by pre-tax profit (loss) for the interim reporting period by management's best estimate of the expected weighted average annual effective rate for the full financial year, adjusted for the effect of certain items recognized in full in the interim period. As such, the effective rate in the interim financial statements may differ from the administration's estimate of the effective rate for the annual financial statements.

The Company's consolidated effective tax rate with respect to continuing operations for the period ended of December 31, 2025 was 34%. The change in the effective rate was mainly due to variations in provisions in the Flow and Reserve Control Trust and the Guaranteed Loans Trust.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Note 9 – Related parties

Transactions carried out with related parties, for the periods end June 30, 2026 and 2025, are integrated as follows:

	For the six months ended June 30, 2026	For the six months ended June 30, 20265
Rental interest income		
Associated companies	$ 4	$ 24
Other Related Parties	4	13
Total	$ 8	$ 37
Interest income on loans		
Other Related Parties	$ -	$ 131

During 2Q 2026, the Company stopped recognizing interest income in compliance with the POL policy. CLT.01 Accounting Policy for Estimation of Impairment and Accounts Receivable.

The related parties that make up the above table for an amount of $84 for 2Q 2026 and $3,762 for 2Q 2025 correspond to companies not effectively controlled by: Unifin: Unifin Agente de Seguros y Fianzas, S. A. de C.V., Anteris Capital Venture Lending Fondo I, S. de R.L. de C.V., and Blue Phnx, S. A. de C. V.

The company received dividends equivalent to $14 million pesos from Unifin Insurance Agent on June 29.
Rental income is accrued and collected on a monthly basis.

	2Q 2026	2Q 2025
Administrative services costs		
Other Related Parties	$ 111	$ 124

The Company has administrative services contracts with a related party.

During 2Q 2026, expenses for administrative services amounted to $111, compared to $124 recorded in 2Q 2025, representing a variation of $13, equivalent to a decrease of 11% compared to the same period of the previous year, in line with the corporate contraction strategy.

The Company formalized the credit line it had through the FCFR. The loans were granted on March 29, 2024, are valid until January 31, 2039 and have a contractual term of 15 years. As of June 30, 2026, such loans are presented in the statement of financial position for $82 in the short term and $1,405 in the long term.

As of June 30, 2026, the Company has the following loans with FCFR, its parent entity, as well as the corresponding accrued interest:

Concept	As of June 30, 2026	As of June 30, 2025
Short term		
Interest Accrued – Loan 1	$ 82	$ -
Long term		
Loan 1 – FCFR to Unifin (principal)	666	-
Loan 2 – FCFR to Unifin (principal)	653	-
Accrued Interest – Loan 2	86	-
Total	**$ 1,487**	**$ -**

Note 10 – New accounting pronouncements

Amendment to IFRS 18, Presentation and disclosure in financial statements.
Effective date: January 1, 2027.

IFRS 18 will change the way the statement of comprehensive income is presented and will disclose additional information in the notes to the financial statements; this includes the disclosure of management performance measures that could form part of the financial statements. The Company is in the process of evaluating the potential impacts arising from IFRS 18.

Amendment to IFRS S1, Presentation of sustainability-related financial information.
Effective date: January 1, 2026.

IFRS S1 includes financial information with the sustainability risks and opportunities that affect the company.

Amendment to IFRS S2, Risks and opportunities arising from climate change.
Effective date: January 1, 2026.

IFRS S2 focuses specifically on risks and opportunities arising from climate change.
Effective date: January 1, 2026.

Disclosure of accounting judgements and estimates [text block]

See section [110000] General information on financial statements

Disclosure of general information about financial statements [text block]

UNIFIN Reports Second Quarter 2026 Results

Mexico City, July 30, 2026 - UNIFIN Financiera, S.A.B. de C.V. ("UNIFIN" or the "Company") (BMV: UNIFIN A), announces its results for the second quarter of 2026 ("2Q 2026"). The Consolidated Interim Financial Statements have been prepared based on IAS 34 in the International Financial Reporting Standards ("IFRS"), in accordance with the provisions of the National Banking and Securities Commission ("CNBV") and published on the Mexican Stock Exchange ("BMV").

This report is prepared in compliance with IFRS; the figures presented in Annexes 105000, 110000, 800007, 800500 and 800600 of this quarterly report are expressed in millions of pesos in accordance with the requirements requested by XBRL to facilitate their reading. In Annexes 110000, 210000, 310000, 410000, 520000, 610000, 700000, 700002, 700003, 800001, 800005, 800100 and 800200 the figures are presented in pesos using a degree of rounding to thousands of pesos as explained in Annex 110000 "General Information on Financial Statements".

The following financial information is expressed in millions of pesos.

Consolidated Income Statement

Consolidated Income Statement	2Q 2026	2Q 2025	Var. %	YTD Jun-2026	YTD Jun-2025	Var. %
Interest income from leases	$ 160	$ 290	(45%)	$ 400	$ 590	(32%)
Interest income in car loans	17	82	(79%)	99	584	(83%)
Interest income from other loans	1	6	(83%)	4	14	(71%)
Total Interest Income	**178**	**378**	**(53%)**	**503**	**1,188**	**(58%)**
Interest Expense	(329)	(547)	(40%)	(680)	(959)	(29%)
Interest Expense (Income)	**(151)**	**(169)**	**(11%)**	**(177)**	**229**	**(177%)**
Commission Income	49	338	(86%)	103	450	(77%)
Commission expenses	(68)	(113)	(40%)	(146)	(272)	(46%)
Income (expense) from commissions, net	**(19)**	**225**	**(108%)**	**(43)**	**178**	**(124%)**
Allowance for loans and leases	**(351)**	**548**	**NA**	**(702)**	**(878)**	**(20%)**
General expenses	(216)	(374)	(42%)	(433)	(750)	(42%)
Depreciation	(43)	(75)	(43%)	(127)	(124)	2%
Loss on sale of assets	(144)	(186)	(23%)	(356)	(251)	42%
Covering exchange valuation	(30)	(66)	(55%)	21	(64)	(133%)
Other expenses	(15)	-	NA	(86)	(2)	NA
Other income	(89)	(482)	(82%)	601	544	10%
Operating Loss	**(1,058)**	**(579)**	**83%**	**(1,302)**	**(1,118)**	**(16%)**
Results of associated companies	-	2	NA	-	(9)	NA
Loss before income tax	**(1,058)**	**(577)**	**83%**	**(1,302)**	**(1,127)**	**(16%)**
Income taxes	(585)	307	NA	(588)	(77)	664%
Consolidated net loss	**$ (1,643)**	**$ (270)**	**509%**	**$ (1,890)**	**$ (1,204)**	**57%**

In 2Q 2026, **interest income** decreased 53% to $178, compared to $378 reported in 2Q 2025. The decrease is mainly due to the amortization of the legacy portfolio, which reduced the interest-bearing base. The interest income derived from the portfolio under the new operating scheme was $69 during the period.

Interest expense decreased by $218, or 40%, reporting in 2Q 2026 $329 compared to 2Q 2025 by $547 due to a decrease in interest from overdue loans.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

During 2Q 2026, **commission income** amounted to $49, representing an 86% decrease compared to the same quarter of the previous year, driven by the natural amortization of the portfolio. For its part, **commission expenses** for 2026 registered $68, compared to $113 in the same period of the previous year, a variation mainly attributable the natural amortization of the portfolio above mentioned and to a greater operational efficiency derived from the new scheme implemented after the conclusion of the Concurso agreement and the lower activity of the inherited portfolio.

During 2Q 2026, an **allowance for loans and leases** of ($351) was recognized, compared to $548 obtained during 2Q 2025, which represented a reduction of $899 compared to the previous year, derived from the application of write-offs during 2025 contrary to the increase in 2026 resulting from the normal behaiviour of the portfolio.

General expenses show a decrease of $158 or 42% compared to 2Q 2025, mainly derived from the reduction in recurring operating expenses as a result of the new operating scheme implemented after the exit from the Concurso Mercantil. The main component of the expense corresponds to payroll, which registered an increase of 10% compared to the previous period, mainly as a result of the strategic hiring of personnel to strengthen the Company's operation.

	2Q 2026 YTD	2Q 2025 YTD	Var.	%
Payroll	$ 209	$ 191	$ 18	10%
Advisory and consulting	28	111	(83)	(74%)
Insurance and bonds	35	105	(70)	(67%)
General expenses	33	101	(68)	(68%)
Rent	18	23	(5)	(22%)
Licensing & software	13	25	(12)	(47%)
Total Recurring Expenses	$ 336	$ 555	$ (219)	(39%)
Restructuring expenses	97	195	(108)	(50%)
Total	**$ 433**	**$ 750**	**$ (317)**	**(42%)**

The Company has focused its efforts on strengthening the processes of control and management of operating expenses, through the implementation of new processes, operating policies and supervisory mechanisms that promote greater financial discipline and operational efficiency. These initiatives seek to consolidate a more efficient cost structure, strengthen corporate governance and generate sustainable benefits for the Company in the long term.

The **loss on sale of assets** was ($144) in 2Q26 a decreased from ($186) in 2Q 2025 of $42, derived from the sale of asset held for sale mainly real estate.

During 2Q 2026, an decrease of $36 was obtained in **net foreign exchange loss** by registering ($30) million pesos compared to ($66) million pesos recorded in 2Q 2025. This decrease is explained by a decrease in the peso-dollar exchange rate observed in the quarter, applied to the company's net passive exposure in dollars.

Other products decreased by $393 compared to 2Q 2025; this change is mainly due to accounting purposes derived from the revaluation of the provision of secured and unsecured trusts.

Income taxes in 2Q 2026 were ($585) compared to $307 recorded in 2Q 2025; this variation was mainly due to the decrease in the deferred assets.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Below is the status of reportable segments:

	FCFR	FCG	FVR	Unifin 2.0	Consolidation Eliminations	YTD 2Q 2026	YTD 2Q 2025
Interest income	$ 296	$ 295	$ 11	$ 69	$ (168)	$ 503	$ 1,188
Interest expense	-	(503)	(13)	(332)	168	(680)	(959)
Interest income, net	**296**	**(208)**	**(2)**	**(263)**	**-**	**(177)**	**229**
Commission Income	-	86	-	17	-	103	450
Commission expenses	(60)	(86)	-	-	-	(146)	(272)
Income (expense) from commissions, net	**(60)**	**-**	**-**	**17**	**-**	**(43)**	**178**
Allowance for loans and leases	218	412	13	59	-	702	(878)
Operating expenses	(284)	(538)	(20)	(75)	-	(917)	(1,189)
Total result of comprehensive financing	167	316	10	46	-	539	542
Operating loss	**(99)**	**(842)**	**(25)**	**(335)**	**-**	**(1,302)**	**(1,118)**

* The income statement by segment is presented for the segments **"FCFR", "FCG", "FVR"** and **"UNIFIN 2.0"**. The sum of the results of these segments is reconciled with the Consolidated Income Statement as of June 30, 2026.

For the second quarter, Unifin 2.0 recorded **interest expenses** of ($332), of which (i) ($168) corresponds to the initial recognition of certain credit obtained by Unifin with the FCFR, (ii) ($158) from the accrued interests form the legacy portfolio with NAFIN and Bancomext, and (iii) ($6) from the exit financing with NAFIN and Bancomext that Unifin is using to fund new operations.

The **allowance for loans and leases** was $59, reflected in Unifin 2.0, of which (i) $56 are from the portfolio assigned to the legacy contract with NAFIN and Bancomext; (ii) the credit loss reserve of the portfolio placed by Unifin 2.0 is $3, consistent with the general reserve policy.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Consolidated Statement of Financial Position

	As of June 30, 2026	As of June 30, 2025	Var. %
Current assets			
Cash and cash equivalents			
Operational cash	$ 81	$ 164	$ (51%)
Restricted cash	180	398	(55%)
Portfolio	7,865	9,917	(21%)
Other current assets	258	721	(64%)
Total current assets	8,384	11,200	(25%)
Non-current assets			
Assets available for sale	1,741	2,188	(20%)
Assets in guarantee	928	1,187	(22%)
Portfolio	1,143	5,164	(78%)
Properties, furniture and equipment, net	85	640	(87%)
Deferred taxes	7,569	9,094	(17%)
Other non-current assets	176	495	(64%)
Non-current assets	**11,642**	**18,768**	**(38%)**
Total assets	**$ 20,026**	**$ 29,968**	**(33%)**
Liabilities and Stockholders' Equity			
Current liabilities			
Bank loans	264	5,304	(95%)
Provision of Secured Loans Trust	5,606	4,119	36%
Provision of Flow and Reserve Control Trust	2,433	4,486	(46%)
Sundry creditors and other accounts receivable	215	1,318	(84%)
Total current liabilities	**8,518**	**15,226**	**(44%)**
Non-current liabilities			
Bank loans	5,060	5,138	(2%)
Provision of Secured Loans Trust	230	494	(53%)
Provision of Flow and Reserve Control Trust	2,103	3,427	(39%)
Other accounts payable	965	-	NA
Non-Current liabilities	**8,358**	**9,059**	**(8%)**
Total liabilities	**16,876**	**24,285**	**(31%)**
Stockholders' equity			
Equity	51,035	51,035	-%
Capital Reserve	368	311	18%
Result of previous years	(46,334)	(44,459)	4%
Loss of exercise	(1,890)	(1,204)	57%
Other equity accounts	(29)	-	NA
Total stockholders' equity	3,150	5,683	(45%)
Total liabilities and stockholders' equity	**$ 20,026**	**$ 29,968**	**$ (33%)**

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

Financial assets

Cash and cash equivalents at the end of June, 26 amounted to $261, comprising:

Operating cash of $81, related to the Company's recurring resources available for operations. This balance is mainly explained by the restarting of the placement of new operations, which have been financed with own resources and through exit financing granted by NAFIN and Bancomext.

Restricted cash of $180, consists of the cash balances held in the following trusts (i) Flow and Reserve Control Trust (FCFR) and (ii) Guaranteed Loans Trust (FCG).

At the end of June 30, 2026, total cash and cash equivalents was $261 compared to June 30, 2025 amount of $562, a decrease of $301 or 51%. Attributable to the use of operational cash for funding of Unifin 2.0.

Portfolio for the period ended June 30, 2026 and 2025.

Portfolio	As of June 30, 2026	As of June 30, 2025	Var.	%
Current				
Leasing	$ 10,771	$ 13,495	$ (2,724)	(20%)
Car loan and other loans	10,004	9,009	995	11%
Factoring	105	146	(41)	(28%)
Allowance for loan and leases	(13,015)	(12,733)	(283)	2%
Total Current portfolio	**7,865**	**9,917**	**(2,052)**	**(21%)**
Non-Current				
Leasing	1,788	2,029	(241)	(12%)
Car loan and other loans	782	3,685	(2,903)	(79%)
Allowance for loan and leases	(1,427)	(550)	(877)	159%
Total Non-current portfolio	1,143	5,164	(4,021)	(78%)
Portfolio, net	**$ 9,008**	**$ 15,081**	**$ (6,073)**	**(40%)**

The term **portfolio, net** refers to the total of Portfolio assets net of the allowance for reserves.

As of June 30, 2026 and 2025, **portfolio, net** $9,008 and $15,081 respectively, representing a decrease of 40% mainly due to: (i) the natural amortization of the legacy portfolio, which continues to be higher than the level of new operations; and, (ii) an increase in the allowance for loans and leases, which includes the recognition of general reserves and certain specific reserves, some of which are supported by Current valuations of collateral guarantees in accordance with the guidelines defined in the accounting policies. Reserves may be adjusted in future financial statements in accordance with additional information received, including the valuation of the guarantees received on the portfolio.

As of June 30, 2026, the balance of **lease accounts receivable** is $12,559, which represents a decrease of $2,965, or 19%, compared to $15,524 in June 30, 2025 related to the natural amortization of the legacy portfolio, which continues to be higher than the level of new customer generation.

As of June 30, 2026, total **accounts receivable for car loans and other loans** is $10,786, a decrease of $1,908 compared with the $12,694 in June 30, 2025 related to the natural amortization of the accounts receivable portfolio.

The **allowance for loans and leases** for June 30, 2026 was $14,443, an increase of 9% compared to the $13,283 recorded in June 30, 2025, due to the natural amortization of the portfolio. Reserves are determined following the reserve creation policy in accordance with the guidelines defined by International Financial Reporting Standards ("IFRS") based on expected losses.
During the financial years 2025 and 2026, no new transactions were entered into with derivative financial instruments.

Financial liabilities

Bank loans as of June 30, 2026, were $5,324, which includes $180 corresponding to disbursements during 2026. In comparison with June 30, 2025, which had a balance of $10,442, we observed a decrease of 49%, derived from the recognition of the Concurso Mercantil in Secured Credits.

Note 6 of section 800500 shows the breakdown of bank loans at the end of June 30, 2026.

Secured Credit Trust (FCG)

The balance of provisions for cash distributions for the beneficiaries **of the Guaranteed Credit Trust (FCG)** as of June 30, 2026, was $5,836, which represents an increase of 21% compared to June 30, 2025, derived from the revaluation of the financial assets that will be used as a source of payment. See details in note 7.

Flow and Reserve Control Trust (FCFR)

The balance of provisions for cash distributions for the beneficiaries **of the Flow and Reserve Control Trust (FCFR)** as of June 30, 2026 was $4,536, decreasing 74% compared to June 30, 2025, derived from the revaluation of the financial assets that will be used as a source of payment. See details in note 7.

Ticker: UNIFIN Quarter: 2 Year: 2026 Currency: MXN

The financial information by segment is shown below:

	FCFR	FCG	FVR	Unifin 2.0	Consolidation Eliminations	As of June 30, 2026	As of June 30, 2025
Assets							
Operating Cash	$ -	$ -	$ -	$ 81	$ -	$ 81	$ 164
Restricted Cash	2	175	3	-	-	180	398
Portfolio	2,790	5,288	179	751	-	9,008	15,081
Other current assets	1,487	-	-	435	(1,487)	435	1,215
Assets available for sale	1,415	327	-	-	-	1,742	2,188
Properties, Plant & Equipment	85	-	-	-	-	85	640
Assets in guarantee	-	-	-	928	-	928	1,187
Deferred taxes	-	-	-	7,569	-	7,569	9,094
Total assets	**5,779**	**5,790**	**182**	**9,764**	**(1,487)**	**20,026**	**29,967**
Liabilities							
Bank loans	-	-	-	5,325	-	5,325	10,442
Provision for secured loan trust	-	5,836	-	-	-	5,836	4,613
Provision of Flow and Reserve Control Trust	4,536	-	-	-	-	4,536	7,912
Other liabilities	-	-	-	2,666	(1,487)	1,179	1,318
Total liabilities	**$ 4,536**	**$ 5,836**	**$ -**	**$ 7,991**	**$ (1,487)**	**$ 16,876**	**$ 24,285**

Disclosure of significant accounting policies [text block]

Significant accounting policies are in accordance with section 800500. Which are applied consistently with the year end December 31, 2024.

[800600] Notes - List of accounting policies

Disclosure of significant accounting policies [text block]

Significant accounting policies are in accordance with section 800500. Which are applied consistently with the year end December 31, 2024.

[813000] Notes - Interim financial reporting

Disclosure of interim financial reporting [text block]

The reported unaudited consolidated interim financial statements were prepared in accordance with IAS 34 of the International Financial Reporting Standards (IFRS) and the IFRS Interpretations Committee (IFRIC) applicable to companies reporting financial information under IFRS. The interim financial statements comply with IFRS issued by the International Accounting Reporting Standards Board (IASB). The financial statements have been prepared on the assumption that UNIFIN operates as a going concern.

The accounting policy information mentioned in the document remains as shown in the latest available audited financial statement. These policies have been consistently applied.

Interim financial information is disclosed in section 800500.

Description of significant events and transactions

Relevant Events

See section "Analysis Monitoring".

Dividends paid, ordinary shares:	0
Dividends paid, other shares:	0
Dividends paid, ordinary shares per share:	0
Dividends paid, other shares per share:	0