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[105000] Management commentary

Management commentary [text block]

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

Financial Statements as of September 30, 2026

Message from the Acting Chief Executive Officer

Third Quarter 2026

The first nine months of 2026 show concrete progress in the evolution of UNIFIN's business model. The growth of the new portfolio, accompanied by a sustained reduction in operating expenses, reflects the results of the measures implemented to develop a more efficient operation and strengthen our commercial capacity.

At the same time, we recognize that significant challenges remain. While new client financings in “Unifin 2.0” continued to increase at a steady pace, interest income from these financings has yet to scale at a level to fully offset the decline in interest income from the legacy portfolio. Our priority is to consolidate the progress made in the third quarter and continue to build the conditions for sustainable profitability.

Commercial Activity

During the first nine months of 2026, UNIFIN originated $748 million pesos (“MDP”) in new financings, an increase of 94% compared to the $385 MDP for the same period of 2025. The average monthly pace of origination increased from $43 MDP to $83 MDP, reflecting increased commercial activity. With this, the accumulated origination since the emergence from the Concurso Mercantil in January 2024, amounts to $**1**,151 MDP in new financing.

This growth has been accompanied by a favorable evolution in credit quality. At the end of September 2026, as a result of the improvement in selection criteria, risk assessment and portfolio management, the new portfolio did not have any financings with 90 or more days in arrears. Accordingly, the company has reserves for the new portfolio of $10 MDP. Maintaining these standards will continue to be essential as the volume of origination increases.

As part of its growth strategy, UNIFIN continued to expand and strengthen its commercial team, including the opening of the Northwest region to increase its coverage and presence in the market. The Company intensified its business development efforts by participating in industrial events and exhibitions, strengthening relationships with brokers and vendors, and developing alliances with certain manufacturing companies.

The Company also continued its efforts to collect, recover and monetize assets from the legacy portfolio, seeking to maximize their recovery and comply with the commitments established in the Concurso Mercantil.

Liquidity and Operational Efficiency

As of September 30, 2026, UNIFIN had $217 MDP in cash and equivalents, consisting of $81 MDP of operating cash and $136 MDP held in trusts. The reduction from $500 MDP in September 2025 has principally been used to fund new loans and company operations.

The availability of financing remains a central component of our business strategy. During the third quarter, UNIFIN maintained access to Nafin and Bancomext's exit financing resources, supplementing equity capital to meet origination needs.

In addition, Management continued to evaluate financing alternatives to expand placement capacity and gradually reduce dependence on the company’s equity capital. Funding diversification will be decisive for sustaining the growth of the new portfolio and improving efficiency in the use of capital.

In addition, UNIFIN began the evaluation of automation initiatives and the use of artificial intelligence in its commercial and operational processes, with the aim of simplifying administrative tasks, improving the monitoring of operations and strengthening interaction with customers. These efforts seek to increase productivity, optimize the use of resources and improve the quality and availability of information for decision-making, through gradual implementation aligned with the Company's needs.

Financial Situation

During the third quarter of 2026, interest income was $77 MDP, a decrease of 85% compared to $513 MDP for the same period of 2025, mainly derived from the amortization and maturity of the legacy portfolio.

In contrast, UNIFIN 2.0 generated interest income of $52 MDP during the third quarter of 2026, compared to $9 MDP for the same period in 2025. This reflects the growing contribution of the new financings which represented approximately 68% of the consolidated interest income for the third quarter of 2026. Interest income from UNIFIN 2.0 was $121 MDP for the first three quarters of 2026.

All of this reflects UNIFIN's main financial challenge: To increase revenue generation from the new portfolio at a pace that offsets the reduction of the legacy portfolio and the financial costs still associated with the legacy portfolio.

In terms of operational improvements, general expenses decreased by 45%, from $1,268 MDP to $697 MDP for the nine months ended September 2025 and 2026, respectively. These improvements are the result of a more efficient operating structure, lower advisory and service expenses, and greater discipline in the management of resources.

During the third quarter, UNIFIN had a consolidated net loss of $623 MDP, compared to a loss of $1,041 MDP for the same period of 2025, a reduction of 40%. The major component of the decrease was a reduction of 385 MDP in deferred income taxes due to certain assets sold during the period.

At the end of September 2026, the accumulated consolidated net loss amounted to $2,512 MDP, a reduction of 6% compared to the $2,681 MPD recorded in the same period of the previous year. This improvement reflects the net result of the items highlighted above.

Corporate Governance, Compliance and Institutional Certainty

During the third quarter of 2026, UNIFIN continued its efforts to strengthen supervision, internal control and risk management mechanisms, with special attention to origination, asset management, internal compliance and regulatory compliance processes. The Company continued to work in coordination with its creditors, investors and regulatory authorities to satisfy its financial and regulatory obligations, including those arising from the Concurso Mercantil. These efforts continue the Company’s commitment to adhere to strict risk and compliance controls as part of the Unifin 2.0 transformation.

Outlook

Looking ahead to the end of 2026, UNIFIN will focus its efforts on three priorities: Increasing the scale of UNIFIN 2.0 without compromising credit quality, expanding and diversifying sources of financing, and maintaining the cost efficiency achieved during the year.

The continuing growth in new financings and the significant cost reductions represent important advances for UNIFIN, but we recognize that the company requires a greater scale of origination and an adequate funding structure. Management will continue to work on both fronts, while seeking to maximize recoveries from and the monetization of the legacy portfolio.

Our goal is for operational advances to be reflected more consistently in future financial results and continue to develop a business platform capable of generating 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, employees, creditors and investors for their trust and support. We will continue to work with responsibility, financial discipline and a permanent commitment to strengthening the Company.

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]

The analysis of results of operations and prospects is incorporated in the section "Information to be disclosed on general information about the Financial Statements".

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:	2026-07-01 al 2026-09-30
Date of end of reporting period:	2026-09-30
Name of reporting entity or other means of identification:	UNIFIN
Description of presentation currency:	MXN
Level of rounding used in financial statements:	**Thousands of pesos**
Consolidated:	Yes
Number of quarter:	3
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 Third Quarter 2026 Results

Mexico City, October 30, 2026 - UNIFIN Financiera, S.A.B. de C.V. ("UNIFIN" or the "Company") (BMV: UNIFIN A), announces its results for the third quarter of 2026 ("Q3 2026"). The Consolidated Interim Financial Statements have been prepared in accordance with International Accounting Standard 34 "Interim Financial Reporting" ("NIC 34"), which are part of the IFRS Accounting Standards ("NIIF"), in accordance with the provisions of the Comisión Nacional Bancaria y de Valores ("CNBV") and published on the Bolsa Mexicana de Valores ("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

	Q3 2026	Q3 2025	Var. %	YTD Sep-2026	YTD Sep-2025	Var. %
Interest income from leases	$ 76	$ 365	(79%)	$ 476	$ 958	(50%)
Interest income from car loans	1	4	(81%)	4	19	(79%)
Interest income from other loans	-	144	(100%)	100	306	(67%)
Total interest income	**77**	**513**	**(85%)**	**580**	**1,283**	**(55%)**
Interest expense	(119)	(305)	(61%)	(799)	(1,166)	32%
Interest income (expense), net	**(42)**	**208**	**NA**	**(219)**	**117**	**NA**
Commission Income	41	116	(65%)	144	256	(44%)
Commission expenses	(107)	(73)	47%	(254)	(344)	(26%)
Income (expense) from commissions, net	**(66)**	**43**	**NA**	**(110)**	**(88)**	**25%**
Allowance for loans and leases, net	(199)	144	NA	(901)	(489)	84%
General expenses	(264)	(416)	(37%)	(697)	(1,268)	(45%)
Depreciation	(41)	(23)	79%	(169)	(146)	16%
Loss on sale of assets	(394)	(367)	7%	(751)	(109)	589%
Foreign exchange gain (loss)	43	2	2,050%	65	(62)	(205%)
Other expenses	(105)	-	NA	(190)	(3)	6,233%
Other income	25	(722)	NA	627	(469)	NA
Operating loss	**(1,043)**	**(1,131)**	**(8%)**	**(2,345)**	**(2,517)**	**(7%)**
Results of associated companies	35	9	286%	35	(172)	NA
Loss before income tax	**(1,008)**	**(1,122)**	**(10%)**	**(2,310)**	**(2,689)**	**(14%)**
Income taxes	385	81	376%	(202)	8	NA
Consolidated net loss	**$ (623)**	**$ (1,041)**	**(40%)**	**$ (2,512)**	**$ (2,681)**	**(6%)**

Interest income decreased 85% to $77, compared to $513 in Q3 2025. The decrease is mainly due to the maturity and amortization from the legacy portfolio. The interest income derived from the portfolio under UNIFIN 2.0 was $52 during the third quarter, compared with $9 during the Q3 2025 and $121 year to date.

Interest expense decreased 61% to $119 in Q3 2026 compared to $305 in Q3 2025. The decrease was mainly due to the stopped accruing interests, after the recognition of the Concurso Mercantil in all overdue loans, which changed the nature from Debt to Provision of Secured Loans Trust.

Commission income decreased 65% to $41 during Q3 2026 compared to $116 reported in third quarter of the previous year, principally by the run-off of the legacy portfolio.

Commission expenses increased 47% to $107, compared to $73 reported in Q3 2025. The increase was mainly attributable to additional recovery expenses during August 2026.

Allowance for loans and leases was ($199) in Q3 2026, compared to $144 in Q3 2025, a variation of $343. This is primarily due to the release of allowances resulting from the sale of a portfolio for which allowances had previously been set aside.

General expenses decreased 37% to $264 in Q3 2026, compared to $416 reported in Q3 2025. The decrease was mainly attributable to lower recurring operating expenses.

For the nine months ending September 2026**, General expenses** decreased 45% to $697, compared to $1,268 reported in 2025. Payroll remained the main component of general expenses, increasing 20% compared to the previous period primarily due to strategic personnel hiring to strengthen the Company's operations. Advisory and Consulting, Insurance and bonds, General expenses, and Restructuring expenses all had significant decreases year over year.

General expenses	Q3 2026 YTD	Q3 2025 YTD	Var.	%
Payroll	$ 337	$ 281	$ 56	20%
Advisory and consulting	73	141	(68)	(48%)
Insurance and bonds	41	157	(116)	(74%)
General expenses	49	177	(128)	(72%)
Rent	27	35	(8)	(23%)
Licensing & software	31	34	(3)	(9%)
Total recurring expenses	**558**	**825**	**(267)**	**(32%)**
Restructuring expenses	139	443	(305)	(69%)
Total	**$ 697**	**$ 1,268**	**$ (572)**	**(45%)**

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 have created a more efficient cost structure, strengthened corporate governance and generated sustainable benefits for the Company in the long term.

Loss on sale of assets increased to $394 in Q3 2026, compared to $367 reported in Q3 2025. The increase was mainly due to the sale of assets held for sale, primarily real estate and portfolio.

Foreign exchange gain (loss) increased to $43 in Q3 2026, compared to $2 reported in Q3 2025. The increase was mainly due to the rise in the peso-dollar exchange rate during the third quarter, applied to the Company's net passive exposure in U.S. dollars.

Other income and Other expense variations mainly reflect the variation in the accounting revaluation of the provision of secured and unsecured trusts.

Income taxes increased to $385 in Q3 2026, compared to $81 in Q3 2025. This variation was mainly due to the sale of certain portfolio assets that allowed the company to realize losses, offsetting previously recognized deferred taxes.

UNIFIN reportable segments for the first 9 months 2026 and YTD 2025

	FCFR	FCG	FVR	UNIFIN 2.0	Elimi-nations	YTD Q3 2026	YTD Q3 2025
Interest income	$ 332	$ 317	$ 8	$ 121	$ (198)	$ 580	$ 1,283
Interest expense	-	(538)	(14)	(445)	198	(799)	(1,166)
Interest income, net	**332**	**(221)**	**(6)**	**(324)**	**-**	**(219)**	**117**
Commission Income	-	120	-	24	-	144	256
Commission expenses	(105)	(149)	-	-	-	(254)	(344)
Income (expense) from commissions, net	**(105)**	**(29)**	**-**	**24**	**-**	**(110)**	**(88)**
Allowance for loans and leases	(525)	(321)	(16)	(39)	-	(901)	(489)
Operating expenses	(139)	(254)	(9)	(295)	-	(697)	(1,268)
Depreciation	(52)	(90)	(3)	(24)	-	(169)	(146)
Loss on sale of assets	(235)	(400)	(13)	(103)	-	(751)	(109)
Total result of comprehensive financing	157	267	9	69	-	502	(534)
Operating loss	**$ (567)**	**$ (1,048)**	**$ (38)**	**$ (692)**	**$ -**	**$ (2,345)**	**$ (2,517)**

* 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 September 30, 2026.

For the nine months ended September 30, 2026, UNIFIN 2.0 had **interest expense** of $445, of which (i) $198 corresponds to the initial recognition of certain credit obtained by UNIFIN with the FCFR, (ii) $241 from the accrued interest from 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 $39, reflected in UNIFIN 2.0, of which (i) $29 are from the portfolio assigned to the legacy contract with NAFIN and Bancomext; and (ii) $10 from the credit loss reserve of the portfolio placed by UNIFIN 2.0, consistent with the general reserve policy.

Consolidated Statement of Financial Position	As of September 30, 2026	As of September 30, 2025	Var. %
Current assets			
Operational cash	$ 81	$ 187	(57%)
Restricted cash	136	313	(57%)
Portfolio	7,249	5,605	29%
Other current assets	36	808	(96%)
Total current assets	**7,502**	**6,913**	**9%**
Non-current assets			
Assets available for sale	1,439	1,676	(14%)
Assets in guarantee	899	982	(8%)
Portfolio	1,221	8,606	(86%)
Properties, furniture and equipment, net	78	902	(91%)
Deferred taxes	8,030	9,173	(12%)
Other non-current assets	354	191	85%
Non-current assets	**12,021**	**21,530**	**(44%)**
Total assets	**$ 19,523**	**$ 28,443**	**(31%)**
Liabilities and Stockholders' Equity			
Current liabilities			
Bank loans	383	4,861	(92%)
Provision of Secured Loans Trust	4,918	3,285	50%
Provision of Flow and Reserve Control Trust	3,511	4,661	(25%)
Sundry creditors and other accounts receivable	169	149	13%
Total current liabilities	**8,981**	**12,956**	**(31%)**
Non-current liabilities			
Bank loans	4,993	5,331	(6%)
Provision of Secured Loans Trust	231	130	78%
Provision of Flow and Reserve Control Trust	1,231	4,180	(71%)
Other accounts payable	1,558	1,416	10%
Non-Current liabilities	**8,013**	**11,057**	**(28%)**
Total liabilities	**16,994**	**24,013**	**(29%)**
Stockholders' equity			
Equity	51,035	51,035	-%
Capital Reserve	368	303	21%
Result of previous years	(46,334)	(46,721)	1%
Loss of exercise	(2,512)	(2,681)	(6%)
Other equity accounts	(28)	2,494	(101%)
Total stockholders' equity	**2,529**	**4,430**	**(43%)**
Total liabilities and stockholders' equity	**$ 19,523**	**$ 28,443**	**(31%)**

Financial assets

Cash and cash equivalents decreased 56% to $217 as of September 30, 2026, compared to $500 as of September 30, 2025, a decrease of $283. The decrease was mainly due to the use of operating cash to fund UNIFIN 2.0.

Operating cash decreased 57% to $81 as of September 30, 2026, related to the Company's new client financings and funding general business operations.

Restricted cash decreased 57% to $136 as of September 30, 2026, related to the repayment of legacy debt. Restricted cash consists of the cash balances held in the following trusts (i) Flow and Reserve Control Trust (FCFR) and (ii) Guaranteed Loans Trust (FCG).

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

Portfolio	As of September 30, 2026	As of September 30, 2025	Var.	%
Current				
Leasing	$ 9,939	$ 9,693	$ 246	3%
Car loan and other loans	10,110	7,875	2,235	28%
Factoring	108	110	(2)	(1%)
Allowance for loan and leases	(12,908)	(12,073)	(835)	7%
Total Current portfolio	**7,249**	**5,605**	**1,644**	**29%**
Non-Current				
Leasing	1,822	4,437	(2,615)	(59%)
Car loan and other loans	751	4,445	(3,694)	(83%)
Allowance for loan and leases	(1,352)	(276)	(1,076)	388%
Total Non-current portfolio	**1,221**	**8,606**	**(7,385)**	**(86%)**
Portfolio, net	**$ 8,470**	**$ 14,211**	**$ (5,741)**	**(40%)**

Portfolio, net refers to the total of Portfolio assets net of the allowance for reserves.

Portfolio, net decreased 40% to $8,470 as of September 30, 2026, compared to $14,211 as of September 30, 2025. The decrease was mainly due to the net run-off of the legacy portfolio, and an increase in the allowance for loans and leases. These reserves may be adjusted in future financial statements as additional information becomes available, including updated valuations of collateral received on the portfolio.

Accounts receivable from leasing decreased 16% to $11,761 as of September 30, 2026, compared to $14,130 as of September 30, 2025. The decrease was mainly due to the net run-off of the legacy portfolio.

Accounts receivable from car loans and other loans decreased 12% to $10,861 as of September 30, 2026, compared to $12,320 as of September 30, 2025. The decrease was mainly due to the run-off of the legacy loans portfolio.

Allowance for loans and leases increased 15% to $14,260 as of September 30, 2026, compared to $12,349 reported as of September 30, 2025. The increase was mainly due to the run-off of the portfolio. Reserves are determined in accordance with the Company's reserve creation policy and International Financial Reporting Standards (IFRS), based on expected credit losses.

During the financial years 2025 and 2026, no new transactions were entered into with derivative financial instruments.

Financial liabilities

Bank loans decreased 47% to $5,376 as of September 30, 2026, compared to $10,192 as of September 30, 2025. The decrease was mainly due to the recognition of the Concurso Mercantil in secured credits. The September 30, 2026 balance includes $383 corresponding to disbursements made during 2026.

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

Provision of Secured credit trust (FCG)

Provisions of FCG increased 51% to $5,149 from September 30, 2025, to September 30, 2026. The increase was mainly due to the revaluation of the trust's financial assets to be used as a source of recovery to secured creditors. See Note 7 for further details.

Provision of Flow and reserve control trust (FCFR)

Provisions of FCFR decreased 46% to $4,742 as of September 30, 2026, compared to September 30, 2025. The decrease was mainly due to the revaluation of the trust's financial assets to be used as a source of recovery to unsecured creditors. See Note 7 for further details.

The financial information by segment is shown below:

	FCFR	FCG	FVR	UNIFIN 2.0	Elimi-nations	As of September 30, 2026	As of September 30, 2025
Assets							
Operating Cash	$ -	$ -	$ -	$ 81	$ -	$ 81	$ 187
Restricted Cash	2	131	3	-	-	136	310
Portfolio	2,789	5,076	155	450	-	8,470	14,210
Other current assets	1,551	-	-	355	(1,517)	389	1,003
Assets available for sale	1,415	24	-	-	-	1,439	1,676
Properties, Plant & Equipment	78	-	-	-	-	78	902
Assets in guarantee	-	-	-	899	-	899	982
Deferred taxes	-	-	-	8,031	-	8,031	9,173
Total assets	**5,835**	**5,231**	**158**	**9,816**	**(1,517)**	**19,523**	**28,443**
Liabilities							
Bank loans	-	-	-	5,376	-	5,376	10,192
Provision of FCG	-	5,149	-	-	-	5,149	3,415
Provision of FCFR	4,742	-	-	-	-	4,742	8,841
Other liabilities	-	-	-	3,242	(1,517)	1,725	1,565
Total liabilities	**$ 4,742**	**$ 5,149**	**$ -**	**$ 8,618**	**$ (1,517)**	**$ 16,992**	**$ 24,013**

Follow-up of analysis [text block]

Relevant Events

UNIFIN informs about corrective measures and actions

Mexico City, October 26, 2026. – The Comisión Nacional Bancaria y de Valores notified UNIFIN the Official Communication 153/5342/2026, which, among other matters, required UNIFIN to carry out corrective actions or adopt necessary measures to rectify observations identified by said Commission to the audited financial statements and quarterly information from 2024. The Comisión granted UNIFIN 30 business days to adopt such observations by December 4, 2026 (without considering any potential non-business days within that timeframe pursuant to publications to be made, in due course, by the Comisión). UNIFIN is currently analyzing the implications of said observations and considering the actions that it might exercise with respect to the official communication and its content.

UNIFIN announces management changes

Mexico City, October 26, 2026. – UNIFIN Financiera, S.A.B. de C.V. ("UNIFIN" or the "Company") informs the investing public that it has acknowledged and accepted the retirement of Mr. Sergio Manuel Cancino Rodríguez from his position as Chief Financial Officer, effective October 23, 2026, for personal reasons.

The Company thanks Mr. Cancino for the time and effort dedicated during his long tenure with Unifin and wishes him a happy and healthy retirement and every success in his future endeavors.

Furthermore, the Company announces the appointment of Mr. Guillermo Vizuet Gámez as Vice President and Director de Finanzas, who will assume the responsibilities previously carried out by Mr. Cancino. Mr. Vizuet joined UNIFIN in November 2024, and has since held director-level positions in the Company's Treasury and Controllership areas since then. Mr. Vizuet’s transition to the role of Vice President and Director de Finanzas has been planned and overseen by the Audit Committee of the Company's Board of Directors, as part of the ongoing strategy to strengthen the Company's administration, finance, and corporate governance functions.

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

Concept	Close Current Quarter 2026-09-30	Close Previous Exercise 2025-12-31
Statement of financial position [abstract]		
Assets [abstract]		
Current assets [abstract]		
Cash and cash equivalents	217,000,000	426,209,000
Trade and other current receivables	7,248,000,000	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	2,374,000,000	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	9,839,000,000	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	9,839,000,000	9,854,874,000
Non-current assets [abstract]		
Trade and other non-current receivables	1,221,000,000	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	78,000,000	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	8,030,000,000	8,225,080,000
Other non-current non-financial assets	355,000,000	3,239,223,000
Total non-current assets	9,684,000,000	12,713,393,000
Total assets	19,523,000,000	22,568,267,000
Equity and liabilities [abstract]		
Liabilities [abstract]		
Current liabilities [abstract]		
Trade and other current payables	169,230,000	134,969,000
Current tax liabilities, current	0	115,588,000
Other current financial liabilities	382,647,000	428,689,000
Current lease liabilities	0	0
Other current non-financial liabilities	8,428,542,000	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	8,980,419,000	8,634,265,000
Liabilities included in disposal groups classified as held for sale	0	0
Total current liabilities	8,980,419,000	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

Concept	Close Current Quarter 2026-09-30	Close Previous Exercise 2025-12-31
Other non-current financial liabilities	4,993,229,000	4,906,725,000
Non-current lease liabilities	0	0
Other non-current non-financial liabilities	3,020,525,000	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	8,013,754,000	9,517,519,000
Total liabilities	16,994,173,000	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	(48,479,351,000)	(46,591,695,000)
Other reserves	(27,021,000)	(27,021,000)
Total equity attributable to owners of parent	2,528,827,000	4,416,483,000
Non-controlling interests	0	0
Total equity	2,528,827,000	4,416,483,000
Total equity and liabilities	19,523,000,000	22,568,267,000

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

Concept	Quarter Current Year 2026-07-01 - 2026-09-30	Accumulated Current Year 2026-01-01 - 2026-09-30	Quarter Previous Year 2025-07-01 - 2025-09-30	Accumulated Previous Year 2025-01-01 - 2025-09-30
Profit or loss [abstract]				
Profit (loss) [abstract]				
Revenue	76,606,000	579,719,000	513,037,000	1,457,254,000
Cost of sales	384,464,000	1,809,911,000	120,254,000	1,710,970,000
Gross profit	(307,858,000)	(1,230,192,000)	392,783,000	(253,716,000)
Distribution costs	0	0	0	0
Administrative expenses	699,095,000	1,616,034,000	805,846,000	1,930,962,000
Other income	0	0	0	0
Other expense	0	0	0	0
Profit (loss) from operating activities	(1,006,953,000)	(2,846,226,000)	(413,063,000)	(2,184,678,000)
Finance income	42,652,000	64,879,000	2,281,000	0
Finance costs	78,973,000	(436,347,000)	722,403,000	66,006,000
Share of profit (loss) of associates and joint ventures accounted for using equity method	34,776,000	34,776,000	9,169,000	5,048,000
Profit (loss) before tax	(1,008,498,000)	(2,310,224,000)	(1,124,016,000)	(2,245,636,000)
Tax income (expense)	(385,947,000)	201,856,000	(81,407,000)	0
Profit (loss) from continuing operations	(622,551,000)	(2,512,080,000)	(1,042,609,000)	(2,245,636,000)
Profit (loss) from discontinued operations	0	0	0	0
Profit (loss)	(622,551,000)	(2,512,080,000)	(1,042,609,000)	(2,245,636,000)
Profit (loss), attributable to [abstract]				
Profit (loss), attributable to owners of parent	(622,551,000)	(2,512,080,000)	(1,040,661,000)	(2,243,688,000)
Profit (loss), attributable to non-controlling interests	0	0	(1,948,000)	(1,948,000)
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	(1.38)	(108.6)	(0.51)	(5.0)
Basic earnings (loss) per share from discontinued operations	0	0	0	0
Total basic earnings (loss) per share	(1.38)	(108.6)	(0.51)	(5.0)
Diluted earnings per share [abstract]				
Diluted earnings (loss) per share from continuing operations	(1.38)	(108.6)	(0.51)	(5.0)
Diluted earnings (loss) per share from discontinued operations	0	0	0	0
Total diluted earnings (loss) per share	(1.38)	(108.6)	(0.51)	(5.0)

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

Concept	Quarter Current Year 2026-07-01 - 2026-09-30	Accumulated Current Year 2026-01-01 - 2026-09-30	Quarter Previous Year 2025-07-01 - 2025-09-30	Accumulated Previous Year 2025-01-01 - 2025-09-30
Statement of comprehensive income [abstract]				
Profit (loss)	(622,551,000)	(2,512,080,000)	(1,042,609,000)	(2,245,636,000)
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]				

Concept	Quarter Current Year 2026-07-01 - 2026-09-30	Accumulated Current Year 2026-01-01 - 2026-09-30	Quarter Previous Year 2025-07-01 - 2025-09-30	Accumulated Previous Year 2025-01-01 - 2025-09-30
Gains (losses) on change in value of time value of options, net of tax	0	0	0	0
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	(622,551,000)	(2,512,080,000)	(1,042,609,000)	(2,245,636,000)
Comprehensive income attributable to [abstract]				
Comprehensive income, attributable to owners of parent	(622,551,000)	(2,512,080,000)	(1,040,661,000)	(2,243,688,000)
Comprehensive income, attributable to non-controlling interests	0	0	(1,948,000)	(1,948,000)

[520000] Statement of cash flows, indirect method

Concept	Accumulated Current Year 2026-01-01 - 2026-09-30	Accumulated Previous Year 2025-01-01 - 2025-09-30
Statement of cash flows [abstract]		
Cash flows from (used in) operating activities [abstract]		
Profit (loss)	(2,512,080,000)	(2,245,636,000)
Adjustments to reconcile profit (loss) [abstract]		
+ Discontinued operations	0	0
+ Adjustments for income tax expense	(202,000,000)	(81,407,000)
+ (-) Adjustments for finance costs	301,259,000	(251,162,000)
+ Adjustments for depreciation and amortization expense	169,000,000	22,265,000
+ Adjustments for impairment loss (reversal of impairment loss) recognized in profit or loss	901,000,000	(143,569,000)
+ Adjustments for provisions	0	0
+ (-) Adjustments for unrealized foreign exchange losses (gains)	65,000,000	62,000,000
+ 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	751,000,000	367,391,000
	34,776,000	9,169,000
+ (-) Adjustments for decrease (increase) in inventories	0	0
+ (-) Adjustments for decrease (increase) in trade accounts receivable	(2,147,000,000)	3,994,171,000
+ (-) Adjustments for decrease (increase) in other operating receivables	4,349,358,000	679,788,000
+ (-) Adjustments for increase (decrease) in trade accounts payable	(3,000,000)	39,630,000
+ (-) Adjustments for increase (decrease) in other operating payables	(971,000,000)	(1,149,918,000)
+ 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)	3,248,393,000	3,548,358,000
Net cash flows from (used in) operations	736,313,000	1,302,722,000
- Dividends paid	0	0
	0	0
- Interest paid	31,259,000	0
+ Interest received	0	0
+ (-) Income taxes refund (paid)	0	0
+ (-) Other inflows (outflows) of cash	0	0
Net cash flows from (used in) operating activities	705,054,000	1,302,722,000
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

Concept	Accumulated Current Year 2026-01-01 - 2026-09-30	Accumulated Previous Year 2025-01-01 - 2025-09-30
+ 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	912,878,000	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	(912,878,000)	(2,955,066,000)
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(207,824,000)	(1,652,344,000)
Effect of exchange rate changes on cash and cash equivalents [abstract]		
Effect of exchange rate changes on cash and cash equivalents	(1,385,000)	1,204,975,000
Net increase (decrease) in cash and cash equivalents	(209,209,000)	(447,369,000)
Cash and cash equivalents at beginning of period	426,209,000	942,934,000
Cash and cash equivalents at end of period	217,000,000	495,565,000

[610000] Statement of changes in equity - Accumulated Current

Sheet 1 of 3	Components of equity [axis]								
	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	0	(46,591,695,000)	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	(2,512,080,000)	0	0	0	0	0
Other comprehensive income	0	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	(2,512,080,000)	0	0	0	0	0
Issue of equity	0	0	0	0	0	0	0	0	0
Dividends recognized 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	624,424,000	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	0	0	0	0	0	0	0	0	0

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 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	(1,887,656,000)	0	0	0	0	0
Equity at end of period	47,085,896,000	3,949,303,000	0	(48,479,351,000)	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 recognized 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 recognized 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 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 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]	0	0	0	1,571,000	(27,021,000)	4,416,483,000	0	4,416,483,000	
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	(2,512,080,000)	0	(2,512,080,000)	
Other comprehensive income	0	0	0	0	0	0	0	0	
Total comprehensive income	0	0	0	0	0	(2,512,080,000)	0	(2,512,080,000)	
Issue of equity	0	0	0	0	0	0	0	0	
Dividends recognized 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	624,424,000	0	624,424,000	
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 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 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	(1,887,656,000)	0	(1,887,656,000)
Equity at end of period	0	0	0	1,571,000	(27,021,000)	2,528,827,000	0	2,528,827,000

[610000] Statement of changes in equity - Accumulated Previous

Sheet 1 of 3	Components of equity [axis]								
	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	(2,243,688,000)	0	0	0	0	0
Other comprehensive income	0	0	0	0	0	0	0	0	0
Total comprehensive income	0	0	0	(2,243,688,000)	0	0	0	0	0
Issue of equity	0	0	0	0	0	0	0	0	0
Dividends recognized 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	(2,142,468,000)	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	0	0	0	0	0	0	0	0	0

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 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 recognized 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 recognized 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 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 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	(2,243,688,000)	(1,948,000)	(2,245,636,000)	
Other comprehensive income	0	0	0	0	0	0	0	0	
Total comprehensive income	0	0	0	0	0	(2,243,688,000)	(1,948,000)	(2,245,636,000)	
Issue of equity	0	0	0	0	0	0	0	0	
Dividends recognized 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	(411,027,000)	81,074,000	(329,953,000)	
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 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 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)	79,126,000	(2,575,589,000)
Equity at end of period	0	0	0	1,571,000	(27,021,000)	4,416,483,000	79,126,000	4,495,609,000

[700000] Informative data about the Statement of financial position

Concept	Close Current Quarter 2026-09-30	Close Previous Exercise 2025-12-31
Informative data of the Statement of Financial Position [abstract]		
Capital stock (nominal)	47,086,000,000	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

[700002] Informative data about the Income statement

Concept	Quarter Current Year 2026-07-01 - 2026-09-30	Accumulated Current Year 2026-01-01 - 2026-09-30	Quarter Previous Year 2025-07-01 - 2025-09-30	Accumulated Previous Year 2025-01-01 - 2025-09-30
Informative data of the Income Statement [abstract]				
Operating depreciation and amortization	84,793,000	125,871,504	22,265,000	146,000,000

[700003] Informative data - Income statement for 12 months

Concept	Current Year 2025-10-01 - 2026-09-30	Previous Year 2024-10-01 - 2025-09-30
Informative data - Income Statement for 12 months [abstract]		
Revenue	1,640,000,000	2,406,462,000
Profit (loss) from operating activities	1,057,687,000	(3,686,769,000)
Profit (loss)	(583,816,000)	(3,104,768,000)
Profit (loss), attributable to owners of parent	(583,816,000)	(3,104,768,000)
Operating depreciation and amortization	229,331,000	215,189,000

[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		13,127,000	13,127,000	13,127,000	13,127,000	796,019,000			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	3,784,719,000	0	0	0	0	0	0
Bancomext USD	Yes	2020-05-08	2034-01-28	0.06	0							10,771,000	10,771,000	10,771,000	10,771,000	189,570,000
Nacional Financiera MXN 2	No	2024-09-13	2030-01-15	Variable		147,224,000										
Bancomext MXN 1	No	2024-09-13	2030-01-15	Variable		161,116,000										
TOTAL					0	371,876,000	63,536,000	63,536,000	63,536,000	4,580,738,000	0	10,771,000	10,771,000	10,771,000	10,771,000	189,570,000
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	371,876,000	63,536,000	63,536,000	63,536,000	4,580,738,000	0	10,771,000	10,771,000	10,771,000	10,771,000	189,570,000
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																
HHd744810a-3f9e-4b79-a3ab-2bd484206dfd					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																
Miscelanious suppliers	No	2023-09-01	2023-09-01		169,230,000	0	0	0	0	0	0	0	0	0	0	0
TOTAL					169,230,000	0	0	0	0	0	0	0	0	0	0	0
Total suppliers																
TOTAL					169,230,000	0	0	0	0	0	0	0	0	0	0	0

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 [abstract]																
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					169,230,000	371,876,000	63,536,000	63,536,000	63,536,000	4,580,738,000	0	10,771,000	10,771,000	10,771,000	10,771,000	189,570,000

[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	1,152,000,000	20,167,633,000	0	0	20,167,633,000
Non-current monetary assets	146,988,000	2,573,071,000	0	0	2,573,071,000
Total monetary assets	1,298,988,000	22,740,704,000	0	0	22,740,704,000
Liabilities position [abstract]					
Current liabilities	1,050,000,000	18,387,310,000	0	0	18,387,310,000
Non-current liabilities	289,000,000	23,450,582,000	0	0	23,450,582,000
Total liabilities	1,339,000,000	41,837,892,000	0	0	41,837,892,000
Net monetary assets (liabilities)	(40,012,000)	(19,097,188,000)	0	0	(19,097,188,000)

[800005] Annex - Distribution of income by product

	Income type [axis]			
	National income [member]	Export income [member]	Income of subsidiaries abroad [member]	Total income [member]
Income from interest				
Leasing	476,427,000	0	0	476,427,000
Factoring	0	0	0	0
Car loan	99,095,000	0	0	99,095,000
Other loans	4,197,000	0	0	4,197,000
TOTAL	579,719,000	0	0	579,719,000

[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 a 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 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 DFI.

   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 September 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 reports 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 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 Securities Market Law in force, 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 Auditoría, 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 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 Current 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 September 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 DFIs.

   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.

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 entered into 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 January 1, 2026 to September 30, 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, 2026 to September 30, 2026, no margin calls were submitted.

5. Disclosure of any breach of the respective contracts.

   As of September 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.

   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.

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

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

Concept	Close Current Quarter 2026-09-30	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	217,000,000	426,209,000
Total cash equivalents	217,000,000	426,209,000
Other cash and cash equivalents	0	0
Total cash and cash equivalents	217,000,000	426,209,000
Trade and other current receivables [abstract]		
Current trade receivables	7,248,000,000	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	7,248,000,000	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	1,221,000,000	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

Concept	Close Current Quarter 2026-09-30	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	1,221,000,000	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	34,908,000	146,569,000
Vehicles [abstract]		
Ships	0	0
Aircraft	0	0
Motor vehicles	9,677,000	0
Total vehicles	9,677,000	0
Fixtures and fittings	0	0
Office equipment	4,414,000	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	29,001,000	96,154,000
Total property, plant and equipment	78,000,000	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	169,230,000	134,969,000
Current payables to related parties	0	0
Accruals and deferred income classified as current [abstract]		

Concept	Close Current Quarter 2026-09-30	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	169,230,000	134,969,000
Other current financial liabilities [abstract]		
Bank loans current	382,647,000	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	382,647,000	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	4,993,229,000	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	4,993,229,000	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

Concept	Close Current Quarter 2026-09-30	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	19,523,000,000	22,568,267,000
Liabilities	16,994,173,000	18,151,784,000
Net assets (liabilities)	2,528,827,000	4,416,483,000
Net current assets (liabilities) [abstract]		
Current assets	9,839,000,000	9,854,874,000
Current liabilities	8,980,419,000	8,634,265,000
Net current assets (liabilities)	858,581,000	1,220,609,000

[800200] Notes - Analysis of income and expense

Concept	Quarter Current Year 2026-07-01 - 2026-09-30	Accumulated Current Year 2026-01-01 - 2026-09-30	Quarter Previous Year 2025-07-01 - 2025-09-30	Accumulated Previous Year 2025-01-01 - 2025-09-30
Analysis of income and expense [abstract]				
Revenue [abstract]				
Revenue from rendering of services	0	0	0	0
Revenue from sale of goods	76,606,000	579,719,000	513,037,000	1,457,254,000
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	76,606,000	579,719,000	513,037,000	1,457,254,000
Finance income [abstract]				
Interest income	0	0	0	0
Net gain on foreign exchange	42,652,000	64,879,000	2,281,000	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	0	0
Total finance income	42,652,000	64,879,000	2,281,000	0
Finance costs [abstract]				
Interest expense	0	0	0	0
Net loss on foreign exchange	78,973,000	(436,347,000)	0	62,000,000
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	722,403,000	4,006,000
Total finance costs	78,973,000	(436,347,000)	722,403,000	66,006,000
Tax income (expense)				
Current tax	0	0	0	0
Deferred tax	(385,947,000)	201,856,000	(81,407,000)	0
Total tax income (expense)	(385,947,000)	201,856,000	(81,407,000)	0

[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 machinery and equipment, and motor vehicles, 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

Since the Concurso Mercantil, UNIFIN has experienced an acceleration in commercial activity in accordance with the pace of growth and the risk standards established in the Business Plan. UNIFIN has originated MXN $1,151 in new loans, reaching a monthly placement rate of MXN $77 during the third quarter 2026.

Note 2 – Preparation Basis

a. Preparation base:

i. Declaration of Compliance.

These consolidated interim financial statements for the end September 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 ended 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 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 $217 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 September 30, 2026, were authorized on October 27, 2026 by Eugene I. Davis, Acting Chief Executive Officer, and Guillermo Vizuet Gámez, Vice President and Director de Finanzas.

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 September 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.
- 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 September 30, 2026 and 2025, in which the Company has the following interest:

		Shareholding As of September 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. Equity method.

Under the equity method, investments are initially recognized at cost and are subsequently adjusted to recognize the share of profit or loss of associates, 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 Chief Executive Officer 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 as 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 September 30, 2026 and 2025, the Portfolio is:

	September 30, 2026	September 30, 2025
Current account and receivables		
Leasing	$ 9,939	$ 9,693
Auto and other loans	10,110	7,875
Factoring	108	110
Subtotal	**20,157**	**17,678**
Allowance for loans and leases	(12,908)	(12,073)
Current total	**$ 7,249**	**$ 5,605**
Non-Current account and receivables		
Leasing	$ 1,822	$ 4,437
Auto and other loans	751	4,445
Subtotal	**2,573**	**8,882**
Allowance for loans and leases	(1,352)	(276)
Non-Current total	**1,221**	**8,606**
Total Portfolio - Net	**$ 8,470**	**$ 14,211**

As of September 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 September 30, 2024	**$ 16,330**
(+) Increases in the reserve	2,183
(-) Disposals	(6,164)
Balance as of September 30, 2025	**12,349**
(+) Increases in the reserve	5,205
(-) Disposals	(3,294)
Balance as of September 30, 2026	**$ 14,260**

	Portfolio – Gross	Write-off	Portfolio net of Write-off	General Reserve	Specific Reserve	Portfolio – Net
Leasing	$ 28,437	$ (16,676)	$ 11,761	$ (854)	$ (5,854)	$ 5,053
Credit	16,281	(5,761)	10,520	(62)	(7,287)	3,171
Car loans	520	(180)	340	(21)	(79)	240
Factoring	205	(97)	108	-	(102)	6
Total	**$ 45,443**	**$ (22,714)**	**$ 22,729**	**$ (937)**	**$ (13,322)**	**$ 8,470**

Note 5 – Non-Current assets

As of September 30, 2026, the balance of non-current assets decreased by 33%, driven mainly by the monetization of assets. The main changes in these items were the following:

Category	As of September 30, 2025	Additions	Disposals	Dep.	As of September 30, 2026
Assets available for sale	$ 2,024	$ 546	$ (1,017)	$ (114)	$ 1,439
Properties, furniture and equipment, net	553	22	(426)	(71)	78
Collateral Assets	982	7	(35)	(55)	899
Total	**$ 3,559**	**$ 575**	**$ (1,478)**	**$ (240)**	**$ 2,416**

As of September 30, 2026, the company has real estate and land for a total amount of $78 as collateral, which are part of its non-current assets.

Note 6 – Bank loans

As of September 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 September, 2026	As of September, 2025
Nacional Financiera	Variable (TIIE + Spread)	$ 147	$ 16
Banco de Comercio Exterior	Variable (TIIE + Spread)	161	17
Total Exit Financing Debt		**308**	**33**
Nacional Financiera	6%	3,986	4,177
Banco de Comercio Exterior	6%	1,082	1,010
Total Restructured Debt		**5,068**	**5,187**

Total Bank Debt	**$ 5,376**	**$ 5,220**

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 September 30, 2026, the Company made 9 drawdowns of the Exit Financing entered into with Bancomext for a total amount of $308, 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. These 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.

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 September 30, 2025	$ 9,348	$ 8,870	$ 18,218
Increments	1,514	-	1,514
Revaluation	(5,690)	(4,058)	(9,748)
Payments	(23)	(70)	(93)
Provision as of September 30, 2026	**$ 5,149**	**$ 4,742**	**$ 9,891**

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 as 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.

Note 9 – Related parties

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

	For the nine months ended September 30, 2026	For the nine months ended September 30, 2025
Rental interest income		
Associated companies	$ 3	$ 35
Other Related Parties	4	322
Total	**$ 7**	**$ 357**
Interest income on loans		
Other Related Parties	**$ 198**	**$ 50**

During Q3 2026, the Company stopped recognizing **interest income** in compliance with the POL.CNT.01 Accounting Policy for Estimation of Impairment and Accounts Receivable.

The related parties that make up the above table for an amount of $35 for Q3 2026 and $9 for Q3 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.

During Q3, the Company received dividends totaling $14 from UNIFIN Agente de Seguros, distributed in two payments of $7 each, made on July 14 and August 21, respectively.

	Q3 2026	Q3 2025
Administrative services costs		
Other Related Parties	**$ 131**	**$ 213**

The Company has administrative services contracts with a related party.

During Q3 2026, expenses for administrative services were $131, compared to $213 for Q3 2025, a decrease of $82, or a 38% reduction 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 September 30, 2026, such loans are presented in the statement of financial position for $3,511 in the current and $1,231 non-current.

As of September 30, 2026, the Company has the following loans from FCFR, as well as the corresponding accrued interest:

Concept	As of September 30, 2026	As of September 30, 2025
Short term		
Interest Accrued – Loan 1	$ 92	$ -
Interest Accrued – Loan 2	106	-
Total Short Term	**198**	**-**
Long term		
Loan 1 – FCFR to UNIFIN (principal)	663	-
Loan 2 – FCFR to UNIFIN (principal)	653	-
Total Long Term	**1,316**	**-**
Total Credit Line FCFR	**$ 1,514**	**$ -**

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.

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 Third Quarter 2026 Results

Mexico City, October 30, 2026 - UNIFIN Financiera, S.A.B. de C.V. ("UNIFIN" or the "Company") (BMV: UNIFIN A), announces its results for the third quarter of 2026 ("Q3 2026"). The Consolidated Interim Financial Statements have been prepared in accordance with International Accounting Standard 34 "Interim Financial Reporting" ("NIC 34"), which are part of the IFRS Accounting Standards ("NIIF"), in accordance with the provisions of the Comisión Nacional Bancaria y de Valores ("CNBV") and published on the Bolsa Mexicana de Valores ("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

	Q3 2026	Q3 2025	Var. %	YTD Sep-2026	YTD Sep-2025	Var. %
Interest income from leases	$ 76	$ 365	(79%)	$ 476	$ 958	(50%)
Interest income from car loans	1	4	(81%)	4	19	(79%)
Interest income from other loans	-	144	(100%)	100	306	(67%)
Total interest income	**77**	**513**	**(85%)**	**580**	**1,283**	**(55%)**
Interest expense	(119)	(305)	(61%)	(799)	(1,166)	32%
Interest income (expense), net	**(42)**	**208**	**NA**	**(219)**	**117**	**NA**
Commission Income	41	116	(65%)	144	256	(44%)
Commission expenses	(107)	(73)	47%	(254)	(344)	(26%)
Income (expense) from commissions, net	**(66)**	**43**	**NA**	**(110)**	**(88)**	**25%**
Allowance for loans and leases, net	(199)	144	NA	(901)	(489)	84%
General expenses	(264)	(416)	(37%)	(697)	(1,268)	(45%)
Depreciation	(41)	(23)	79%	(169)	(146)	16%
Loss on sale of assets	(394)	(367)	7%	(751)	(109)	589%
Foreign exchange gain (loss)	43	2	2,050%	65	(62)	(205%)
Other expenses	(105)	-	NA	(190)	(3)	6,233%
Other income	25	(722)	NA	627	(469)	NA
Operating loss	**(1,043)**	**(1,131)**	**(8%)**	**(2,345)**	**(2,517)**	**(7%)**
Results of associated companies	35	9	286%	35	(172)	NA
Loss before income tax	**(1,008)**	**(1,122)**	**(10%)**	**(2,310)**	**(2,689)**	**(14%)**
Income taxes	385	81	376%	(202)	8	NA
Consolidated net loss	**$ (623)**	**$ (1,041)**	**(40%)**	**$ (2,512)**	**$ (2,681)**	**(6%)**

Interest income decreased 85% to $77, compared to $513 in Q3 2025. The decrease is mainly due to the maturity and amortization from the legacy portfolio. The interest income derived from the portfolio under UNIFIN 2.0 was $52 during the third quarter, compared with $9 during the Q3 2025 and $121 year to date.

Interest expense decreased 61% to $119 in Q3 2026 compared to $305 in Q3 2025. The decrease was mainly due to the stopped accruing interests, after the recognition of the Concurso Mercantil in all overdue loans, which changed the nature from Debt to Provision of Secured Loans Trust.

Commission income decreased 65% to $41 during Q3 2026 compared to $116 reported in third quarter of the previous year, principally by the run-off of the legacy portfolio.

Commission expenses increased 47% to $107, compared to $73 reported in Q3 2025. The increase was mainly attributable to additional recovery expenses during August 2026.

Allowance for loans and leases was ($199) in Q3 2026, compared to $144 in Q3 2025, a variation of $343. This is primarily due to the release of allowances resulting from the sale of a portfolio for which allowances had previously been set aside.

General expenses decreased 37% to $264 in Q3 2026, compared to $416 reported in Q3 2025. The decrease was mainly attributable to lower recurring operating expenses.

For the nine months ending September 2026**, General expenses** decreased 45% to $697, compared to $1,268 reported in 2025. Payroll remained the main component of general expenses, increasing 20% compared to the previous period primarily due to strategic personnel hiring to strengthen the Company's operations. Advisory and Consulting, Insurance and bonds, General expenses, and Restructuring expenses all had significant decreases year over year.

General expenses	Q3 2026 YTD	Q3 2025 YTD	Var.	%
Payroll	$ 337	$ 281	$ 56	20%
Advisory and consulting	73	141	(68)	(48%)
Insurance and bonds	41	157	(116)	(74%)
General expenses	49	177	(128)	(72%)
Rent	27	35	(8)	(23%)
Licensing & software	31	34	(3)	(9%)
Total recurring expenses	**558**	**825**	**(267)**	**(32%)**
Restructuring expenses	139	443	(305)	(69%)
Total	**$ 697**	**$ 1,268**	**$ (572)**	**(45%)**

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 have created a more efficient cost structure, strengthened corporate governance and generated sustainable benefits for the Company in the long term.

Loss on sale of assets increased to $394 in Q3 2026, compared to $367 reported in Q3 2025. The increase was mainly due to the sale of assets held for sale, primarily real estate and portfolio.

Foreign exchange gain (loss) increased to $43 in Q3 2026, compared to $2 reported in Q3 2025. The increase was mainly due to the rise in the peso-dollar exchange rate during the third quarter, applied to the Company's net passive exposure in U.S. dollars.

Other income and Other expense variations mainly reflect the variation in the accounting revaluation of the provision of secured and unsecured trusts.

Income taxes increased to $385 in Q3 2026, compared to $81 in Q3 2025. This variation was mainly due to the sale of certain portfolio assets that allowed the company to realize losses, offsetting previously recognized deferred taxes.

UNIFIN reportable segments for the first 9 months 2026 and YTD 2025

	FCFR	FCG	FVR	UNIFIN 2.0	Elimi-nations	YTD Q3 2026	YTD Q3 2025
Interest income	$ 332	$ 317	$ 8	$ 121	$ (198)	$ 580	$ 1,283
Interest expense	-	(538)	(14)	(445)	198	(799)	(1,166)
Interest income, net	**332**	**(221)**	**(6)**	**(324)**	**-**	**(219)**	**117**
Commission Income	-	120	-	24	-	144	256
Commission expenses	(105)	(149)	-	-	-	(254)	(344)
Income (expense) from commissions, net	**(105)**	**(29)**	**-**	**24**	**-**	**(110)**	**(88)**
Allowance for loans and leases	(525)	(321)	(16)	(39)	-	(901)	(489)
Operating expenses	(139)	(254)	(9)	(295)	-	(697)	(1,268)
Depreciation	(52)	(90)	(3)	(24)	-	(169)	(146)
Loss on sale of assets	(235)	(400)	(13)	(103)	-	(751)	(109)
Total result of comprehensive financing	157	267	9	69	-	502	(534)
Operating loss	**$ (567)**	**$ (1,048)**	**$ (38)**	**$ (692)**	**$ -**	**$ (2,345)**	**$ (2,517)**

* 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 September 30, 2026.

For the nine months ended September 30, 2026, UNIFIN 2.0 had **interest expense** of $445, of which (i) $198 corresponds to the initial recognition of certain credit obtained by UNIFIN with the FCFR, (ii) $241 from the accrued interest from 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 $39, reflected in UNIFIN 2.0, of which (i) $29 are from the portfolio assigned to the legacy contract with NAFIN and Bancomext; and (ii) $10 from the credit loss reserve of the portfolio placed by UNIFIN 2.0, consistent with the general reserve policy.

Consolidated Statement of Financial Position	As of September 30, 2026	As of September 30, 2025	Var. %
Current assets			
Operational cash	$ 81	$ 187	(57%)
Restricted cash	136	313	(57%)
Portfolio	7,249	5,605	29%
Other current assets	36	808	(96%)
Total current assets	**7,502**	**6,913**	**9%**
Non-current assets			
Assets available for sale	1,439	1,676	(14%)
Assets in guarantee	899	982	(8%)
Portfolio	1,221	8,606	(86%)
Properties, furniture and equipment, net	78	902	(91%)
Deferred taxes	8,030	9,173	(12%)
Other non-current assets	354	191	85%
Non-current assets	**12,021**	**21,530**	**(44%)**
Total assets	**$ 19,523**	**$ 28,443**	**(31%)**
Liabilities and Stockholders' Equity			
Current liabilities			
Bank loans	383	4,861	(92%)
Provision of Secured Loans Trust	4,918	3,285	50%
Provision of Flow and Reserve Control Trust	3,511	4,661	(25%)
Sundry creditors and other accounts receivable	169	149	13%
Total current liabilities	**8,981**	**12,956**	**(31%)**
Non-current liabilities			
Bank loans	4,993	5,331	(6%)
Provision of Secured Loans Trust	231	130	78%
Provision of Flow and Reserve Control Trust	1,231	4,180	(71%)
Other accounts payable	1,558	1,416	10%
Non-Current liabilities	**8,013**	**11,057**	**(28%)**
Total liabilities	**16,994**	**24,013**	**(29%)**
Stockholders' equity			
Equity	51,035	51,035	-%
Capital Reserve	368	303	21%
Result of previous years	(46,334)	(46,721)	1%
Loss of exercise	(2,512)	(2,681)	(6%)
Other equity accounts	(28)	2,494	(101%)
Total stockholders' equity	**2,529**	**4,430**	**(43%)**
Total liabilities and stockholders' equity	**$ 19,523**	**$ 28,443**	**(31%)**

Financial assets

Cash and cash equivalents decreased 56% to $217 as of September 30, 2026, compared to $500 as of September 30, 2025, a decrease of $283. The decrease was mainly due to the use of operating cash to fund UNIFIN 2.0.

Operating cash decreased 57% to $81 as of September 30, 2026, related to the Company's new client financings and funding general business operations.

Restricted cash decreased 57% to $136 as of September 30, 2026, related to the repayment of legacy debt. Restricted cash consists of the cash balances held in the following trusts (i) Flow and Reserve Control Trust (FCFR) and (ii) Guaranteed Loans Trust (FCG).

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

Portfolio	As of September 30, 2026	As of September 30, 2025	Var.	%
Current				
Leasing	$ 9,939	$ 9,693	$ 246	3%
Car loan and other loans	10,110	7,875	2,235	28%
Factoring	108	110	(2)	(1%)
Allowance for loan and leases	(12,908)	(12,073)	(835)	7%
Total Current portfolio	**7,249**	**5,605**	**1,644**	**29%**
Non-Current				
Leasing	1,822	4,437	(2,615)	(59%)
Car loan and other loans	751	4,445	(3,694)	(83%)
Allowance for loan and leases	(1,352)	(276)	(1,076)	388%
Total Non-current portfolio	**1,221**	**8,606**	**(7,385)**	**(86%)**
Portfolio, net	**$ 8,470**	**$ 14,211**	**$ (5,741)**	**(40%)**

Portfolio, net refers to the total of Portfolio assets net of the allowance for reserves.

Portfolio, net decreased 40% to $8,470 as of September 30, 2026, compared to $14,211 as of September 30, 2025. The decrease was mainly due to the net run-off of the legacy portfolio, and an increase in the allowance for loans and leases. These reserves may be adjusted in future financial statements as additional information becomes available, including updated valuations of collateral received on the portfolio.

Accounts receivable from leasing decreased 16% to $11,761 as of September 30, 2026, compared to $14,130 as of September 30, 2025. The decrease was mainly due to the net run-off of the legacy portfolio.

Accounts receivable from car loans and other loans decreased 12% to $10,861 as of September 30, 2026, compared to $12,320 as of September 30, 2025. The decrease was mainly due to the run-off of the legacy loans portfolio.

Allowance for loans and leases increased 15% to $14,260 as of September 30, 2026, compared to $12,349 reported as of September 30, 2025. The increase was mainly due to the run-off of the portfolio. Reserves are determined in accordance with the Company's reserve creation policy and International Financial Reporting Standards (IFRS), based on expected credit losses.

During the financial years 2025 and 2026, no new transactions were entered into with derivative financial instruments.

Financial liabilities

Bank loans decreased 47% to $5,376 as of September 30, 2026, compared to $10,192 as of September 30, 2025. The decrease was mainly due to the recognition of the Concurso Mercantil in secured credits. The September 30, 2026 balance includes $383 corresponding to disbursements made during 2026.

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

Provision of Secured credit trust (FCG)

Provisions of FCG increased 51% to $5,149 from September 30, 2025, to September 30, 2026. The increase was mainly due to the revaluation of the trust's financial assets to be used as a source of recovery to secured creditors. See Note 7 for further details.

Provision of Flow and reserve control trust (FCFR)

Provisions of FCFR decreased 46% to $4,742 as of September 30, 2026, compared to September 30, 2025. The decrease was mainly due to the revaluation of the trust's financial assets to be used as a source of recovery to unsecured creditors. See Note 7 for further details.

The financial information by segment is shown below:

	FCFR	FCG	FVR	UNIFIN 2.0	Elimi-nations	As of September 30, 2026	As of September 30, 2025
Assets							
Operating Cash	$ -	$ -	$ -	$ 81	$ -	$ 81	$ 187
Restricted Cash	2	131	3	-	-	136	310
Portfolio	2,789	5,076	155	450	-	8,470	14,210
Other current assets	1,551	-	-	355	(1,517)	389	1,003
Assets available for sale	1,415	24	-	-	-	1,439	1,676
Properties, Plant & Equipment	78	-	-	-	-	78	902
Assets in guarantee	-	-	-	899	-	899	982
Deferred taxes	-	-	-	8,031	-	8,031	9,173
Total assets	**5,835**	**5,231**	**158**	**9,816**	**(1,517)**	**19,523**	**28,443**
Liabilities							
Bank loans	-	-	-	5,376	-	5,376	10,192
Provision of FCG	-	5,149	-	-	-	5,149	3,415
Provision of FCFR	4,742	-	-	-	-	4,742	8,841
Other liabilities	-	-	-	3,242	(1,517)	1,725	1,565
Total liabilities	**$ 4,742**	**$ 5,149**	**$ -**	**$ 8,618**	**$ (1,517)**	**$ 16,992**	**$ 24,013**

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, 2025.

[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, 2025.

[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 "Follow-up of analysis".

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