



**NOTICE OF EXTENSION OF CONCILIATION PERIOD**

**To the Holders of the following notes (collectively, the “Notes”) issued by  
UNIFIN FINANCIERA, S.A.B. DE C.V., SOFOM, E.N.R.**

**7.250% Senior Notes due 2023  
Cusip #s 90470TAA6, P94461AB9<sup>1</sup>  
ISIN #s US90470TAA60, USP94461AB96**

**7.0% Senior Notes due 2024  
Cusip #s 90471M AB8, P9485M AB5  
ISIN #s US90471MAB81, USP9485MAB56**

**7.0% Senior Notes due 2025  
Cusip #s 90470TAB4, P94461AC7  
ISIN #s US90470TAB44, USP94461AC79**

**7.375% Senior Notes due 2026  
Cusip #s 90470T AD0, P94461 AE3  
ISIN #s US90470TAD00, USP94461AE36**

**8.375% Senior Notes due 2028  
Cusip #s 90471MAA0, P9485MAA7  
ISIN #s US90471MAA09, USP9485MAA73**

**9.875% Senior Notes due 2029  
Cusip #s 90471MAD4, P9485MAC3  
ISIN #s US90471MAD48, USP9485MAC30**

**8.875% Subordinated Perpetual Notes  
Cusip #s 90470TAC2, P94461AD5  
ISIN #s US90470TAC27, USP94461AD52**

November 9, 2023

**NOTE: THIS NOTICE CONTAINS IMPORTANT INFORMATION THAT MATERIALLY  
AFFECTS THE ECONOMIC INTERESTS OF THE BENEFICIAL OWNERS OF THE SUBJECT**

---

<sup>1</sup> The Cusips and ISINs appearing herein have been included solely for the convenience of the Holders. The Bank of New York Mellon assumes no responsibility for the selection or use of such number and makes no representation as to the correctness of the Cusips and ISINs listed above.

**NOTES AND SHOULD BE CAREFULLY REVIEWED. IF APPLICABLE, ALL DEPOSITORIES, CUSTODIANS, AND OTHER INTERMEDIARIES RECEIVING THIS NOTICE ARE REQUESTED TO EXPEDITE RETRANSMITTAL TO SUCH BENEFICIAL OWNERS IN A TIMELY MANNER.**

This Notice is being issued by The Bank of New York Mellon, as indenture trustee (the “**Trustee**”) under indentures related to the above referenced Notes were issued (collectively, the “**Indentures**”).

### **Concurso Mercantil**

As the Trustee previously informed the Holders, on November 3, 2022, Unifin filed a petition (the “**Concurso Petition**”) to initiate *concurso mercantil* proceedings (the “**Concurso Proceeding**”) in *el Juzgado Primero de Distrito en Materia de Concursos Mercantiles con residencia en la Ciudad de Mexico* (the “**Concurso Court**”). The Guarantors are also debtors in the Concurso Proceeding. On November 8, 2022, the Concurso Court issued a ruling admitting the Concurso Petition and ordering the appointment of a *visitador* by the *Instituto Federal de Especialistas de Concursos Mercantiles* (“**IFECOM**”). The Trustee understands that IFECOM appointed José Gerardo Badín Cherit as *visitador* and thereafter IFECOM appointed Enrique Estrella Menéndez as the conciliator (“**Conciliator**”).

### **Concurso Proceeding**

As the Trustee previously informed holders, the current stage of “conciliation” of the Concurso Proceeding, during which Unifin and creditors can negotiate the terms of a restructuring plan, was set to expire on October 28, 2023. The Company announced that upon the request of Unifin and the holders of more than 86% of the recognized claims, the Concurso Court extended the conciliation period for an additional 90 calendar days.

Holders may monitor the Unifin’s website for further information with respect to the Concurso Proceeding.

Unifin’s counsel (Skadden, Arps, Slate, Meagher & Flom LLP) may be contacted for further information through Robert Fitzgerald ([robert.fitzgerald@skadden.com](mailto:robert.fitzgerald@skadden.com)) or Jenny Ferron ([jenny.ferron@skadden.com](mailto:jenny.ferron@skadden.com)).

### **Ad Hoc Group**

The Trustee has been informed that an ad hoc group of noteholders has organized and has retained Cleary Gottlieb Steen & Hamilton as counsel. Such counsel may be contacted through Michael Weinberg ([mdweinberg@cgsh.com](mailto:mdweinberg@cgsh.com)) or David Botter ([dbotter@cgsh.com](mailto:dbotter@cgsh.com)).

Both the ad hoc group counsel and Unifin’s counsel welcome the identification of Holders that have not yet joined the ad hoc group. Accordingly, Holders should feel free to contact counsel for the ad hoc group and/or Unifin.

### **Instruction by Holders**

Section 6.05 of each of the Indenture states that subject to all provisions of the applicable Indenture and applicable law, the Holders of a majority in aggregate principal amount of the then Outstanding Notes (as defined in the Indentures) may direct the time, method and place of conducting any proceeding for any remedy available to the Trustee or of exercising any trust or power conferred on the Trustee. However, the Trustee may refuse to follow any direction that conflicts with law or the applicable Indenture, that may involve the Trustee in personal liability, or that the Trustee determines in good faith may be unduly prejudicial to the rights of Holders not joining in the giving of such direction, and the Trustee may take any other action it deems proper that is not inconsistent with any such direction received from Holders.

Section 7.01(i) of each of the Indentures states the Trustee shall be under no obligation to exercise any of the rights or powers vested in it by the applicable Indenture at the request, order or direction of any of the Holders unless such Holders shall have offered to the Trustee security or indemnity satisfactory to the Trustee against the costs, expenses (including reasonable attorneys' fees and expenses) and liabilities that might be incurred by it in compliance with such request or direction.

### **Additional Information for Holders**

Holders should not rely on the Trustee as their sole source of information. The foregoing is not intended and should not be construed as investment, accounting, financial, legal or tax advice by or on behalf of the Trustee, or its directors, officers, agents, attorneys or employees. Each person receiving this notice is urged to carefully review it and should seek the advice of its own advisors in respect of the matters set forth herein.

Please be advised that the Trustee reserves all of the rights, powers, claims, and remedies available to it under the Indentures and applicable law, including the right to assert any liens for unpaid fees. The Trustee may conclude that a specific response to particular inquiries from individual Holders is not consistent with equal and full dissemination of information to all Holders.

If you have any questions regarding this Notice, you may contact Gary Bush, Vice President, The Bank of New York Mellon, by e-mail at [gary.bush@bnymellon.com](mailto:gary.bush@bnymellon.com), or at telephone number (212) 815-2747.

The Bank of New York Mellon, as Trustee