

Asset		Liability and stockholder's equity	
Cash	\$ 479,223	Stock market liabilities	\$ 1,001,861
Repo debtors	85,080	Bank loans and loans granted by other institutions:	
Performing portfolio		Short term	4,318,232
Commercial credits	<u>10,185,675</u>	Long term	<u>1,720,934</u>
Business or commercial activities	10,116,160	Other accounts payable	
Financial entities	69,515	Income tax payable	61,954
Non performing portfolio		Payable Employee's Profit Sharing	1,186
Commercial credits	<u>484,891</u>	Creditors for settlement of operations	0
Business or commercial activities	484,891	Other accounts payable	<u>1,516,573</u>
Total credit portfolio	<u>10,670,566</u>	Deferred credits and advanced collections	<u>129,025</u>
(-) Less:		Total liabilities	<u>8,749,765</u>
Credit risk prevention estimate	(541,815)	Stockholder's equity	
Net credit portfolio	<u>10,128,751</u>	Contributed stockholders equity	
Other accounts receivable (net)	266,521	Paid-in capital	242,503
Assets awarded	81,990	Inflation adjustment on paid stock	40,674
Equipment subject to operating leases	2,483,384	Premium in sell of shares	<u>111,961</u>
Property, furniture and equipment (net)	63,424	Earned capital	
Deferred employees' profit sharing and taxes	9,253	Capital reserves	122,535
Other assets		Retained earnings	<u>4,134,247</u>
Deferred charges, advanced payments, intangibles	34,516	Retained Earnings	4,072,278
Total assets	<u>\$ 13,632,142</u>	Inflation adjustment retained earnings	61,969
		Net income	225,790
		Accumulated other comprehensive income	4,640
		Non holding company's interest	27
		Total stockholders' equity	<u>4,882,377</u>
		Total liabilities and stockholders' equity	<u>\$ 13,632,142</u>

Memo accounts

Assets in managements	0
Non collected earned rents resulting from operating leases	\$ 470,787
Non collected accrued interests resulting from receivables due and payable.	115,079
Received collaterals	11,434,568
Unused credit lines	7,940,857
Others	5,207,078

The historical stockholders' equity is \$242,504


"This consolidated balance sheet was formulated following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking and Securities Commission, pursuant to Articles 99, 101 and 102 of the Banking Law, of general and mandatory observance, applied consistently and reflecting the transactions carried out by the Company at the dates aforementioned, which were prepared and assessed in adherence to sound banking practices and to the applicable legal and administrative provisions."

"This consolidated balance sheet was approved by the board of directors under the responsibility of the undersigned officers."

"This consolidated balance sheet may be consulted at any of the following Internet addresses"

<http://www.cnby.gob.mx>

<http://www.navistar-financial.com>


José A. Chacón Pérez (Jul 27, 2021 11:37 CDT)
Presidente Ejecutivo


Vishal Khairari
Director de Finanzas y Administración,
Operaciones Globales


Federico Viramontes Medina
Director de Finanzas Contralor México


Nancy H. Trejo González
Gerente de Control Interno

Interest Revenue		\$	667,029
Interest expenses			(233,261)
Financial margin			433,768
Credit risk prevention estimate			(91,195)
Credit risk adjusted financial margin			342,573
Collected commissions and fees	105,708		
Paid in commissions and fees	(8,799)		
Financial intermediation	(35,319)		
Net Operating Lease	93,360		
Other operational income/expense	21,710		
Administrative expenses	(177,420)		(760)
Profit before income taxes			341,813
Accrued Income Taxes	(116,021)		
Deferred Income Taxes (Net)	0		(116,021)
Consolidated income			225,792
Non holding company's interest			(2)
Net income		\$	225,790


"This consolidated income statement was prepared following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking Commission, pursuant to Articles 99, 101 and 102 of the Banking Law", of general and mandatory observance, applied consistently with and reflecting all income and expenditures derived from the transactions carried out by the Company during the periods aforementioned, which was prepared and assessed in adherence to sound banking practices and to the applicable legal and administrative provisions."

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Concept	Contributed stockholders' equity		Capital reserve	Earned capital		Remeasurements of employee benefits	Total	Non controlling company's interest	Total stockholders' equity
	Stockholders' equity	Stock premium		Profits and losses of prior fiscal year	Net profits and losses				
Balance as of December 31, 2019	283,177	111,961	122,535	3,268,723	516,291	3,388	4,306,075	22	4,306,097
Transactions inherent to decisions made by shareholders					(516,291)				0
Net profits and losses' carryforward to previous years' profits and losses				516,291	(516,291)				
Total	0	0	0	516,291	(516,291)	0	0	0	0
Net income					349,233		349,233	3	349,236
Other comprehensive income items					1,252		1,252		1,252
Integral Profit					350,485		350,485	3	350,488
Total	0	0	0	0	349,233	1,252	350,485	3	350,488
Balance as of December 31, 2020	283,177	111,961	122,535	3,785,014	349,233	4,640	4,656,560	25	4,656,585
Transactions inherent to decisions made by shareholders					(349,233)				0
Net profits and losses' carryforward to previous years' profits and losses					(349,233)				
Total	0	0	0	349,233	(349,233)	0	0	0	0
Net income					225,790		225,790	2	225,792
Other comprehensive income items					0		0		0
Integral Profit					225,790		225,790	2	225,792
Total	0	0	0	0	225,790	0	225,790	2	225,792
Balance as of June 30, 2021	283,177	111,961	122,535	4,134,247	225,790	4,640	4,882,350	27	4,882,377

"This consolidated statement of stockholders equity was approved by the board of directors under the responsibility of the undersigned officers"

"This consolidated statement of stockholders equity may be consulted at any of the following Internet addresses"

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Director de Finanzas Control or México

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NAVISTAR FINANCIAL, S.A. DE C.V. SOFOM E.R. Y SUBSIDIARIA
Sociedad Financiera de Objeto Múltiple, Entidad Regulada

AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
CONSOLIDATED STATEMENT OF CASH FLOWS AS OF JUNE 30, 2021
(Thousands of Mexican pesos)

Net Income		\$	<u>225,790</u>
Depreciation and amortization	222,177		
Provisions	160,313		
Deferred and accrued income taxes	104,371		
Deferred and accrued profit sharing	1,126		
Adjustments due to entries that imply no cash flow			713,777
Operating activities:			
Change in investment			0
Change in repo debtors			73,009
Change in derivatives(asset)			0
Change in credit portfolio (net)			62,354
Change in equipment for leasing			(162,168)
Change in goods awarded (net)			1,353
Change in other operating assets (net)			9,568
Change in stock market liabilities			1,001,861
Change in interbanking loans and of other institutions			(1,056,340)
Change in other operating liabilities			(1,701,960)
Payment of income taxes			(33,570)
Net cash Flows from operating activities			(1,092,116)
Investment activities			
Payments for the acquisition of properties, furniture and equipment			(2,604)
Payments for the acquisition of Intangible assets			(908)
Net cash flow from investment activities			(3,512)
Financial activities			
Non controlling company's interest			3
Net cash flow from financial activities			3
Net cash and equivalents increase or reduction			(1,095,625)
Cash and equivalents at the beginning of the period			1,574,848
Cash and equivalents at the end of the period		\$	<u>479,223</u>

"This consolidated statement of cash flows was prepared following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking and Commission, pursuant to Articles 99, 101 and 102 of the Banking Law, of general and mandatory observance, applied consistently with and reflecting all sources and applications of cash derived from the transactions carried out by the Company during the periods aforementioned, which was prepared and assessed in adherence to sound banking practices and to the applicable legal provisions"

"This consolidated statement of cash flows was approved by the board of directors under the responsibility of the undersigned officers "

"This consolidated statement of cash flows may be consulted at any of the following Internet addresses"


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