

| Asset | | Liability and stockholder's equity |
|--|----------------------|---|
| Cash | \$ 1,202,904 | Bank loans and loans granted by other institutions: |
| Repo debtors | 513,824 | Short term \$ 6,244,907 |
| Performing portfolio | | Long term 2,817,078 |
| Commercial credits | <u>10,720,412</u> | Other accounts payable |
| Business or commercial activities | 10,604,406 | Income tax payable 24,229 |
| Financial entities | 116,006 | Payable Employee's Profit Sharing 1,062 |
| Non performing portfolio | | Other accounts payable 1,499,384 |
| Commercial credits | <u>392,659</u> | Deferred credits and advanced collections 122,570 |
| Business or commercial activities | 392,659 | Total liabilities <u>10,709,230</u> |
| Total credit portfolio | <u>11,113,071</u> | Stockholder's equity |
| (-) Less: | | Contributed stockholders equity |
| Credit risk prevention estimate | (458,533) | Paid-in capital 242,503 |
| Net credit portfolio | <u>10,654,538</u> | Inflation adjustment on paid stock 40,674 |
| Other accounts receivable (net) | 170,070 | Premium in sell of shares 111,961 |
| Assets awarded | 101,225 | Earned capital |
| Equipment subject to operating leases | 2,550,940 | Capital reserves 122,535 |
| Property, furniture and equipment (net) | 61,399 | Retained earnings <u>3,785,014</u> |
| Deferred employees' profit sharing and taxes | 3,993 | Retained Earnings 3,723,045 |
| Other assets | | Inflation adjustment retained earnings 61,969 |
| Deferred charges, advanced payments, intangibles | 41,605 | Net income 285,168 |
| Total assets | <u>\$ 15,300,498</u> | Accumulated other comprehensive income 3,388 |
| | | Non holding company's interest 25 |
| | | Total stockholders' equity <u>4,591,268</u> |
| | | Total liabilities and stockholders' equity <u>\$ 15,300,498</u> |

Memo accounts

| | |
|---|------------|
| Non collected earned rents resulting from operating leases | \$ 350,336 |
| Non collected accrued interests resulting from receivables due and payable. | 102,747 |
| Received collaterals | 10,966,690 |
| Unused credit lines | 9,192,414 |
| Others | 5,151,095 |

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
Presidente Ejecutivo

Vishal Khairari (Oct 23, 2020 08:11 CDT)
Vishal Khairari
Director de Finanzas y Administración,
Operaciones Globales

Federico Viramontes (Oct 22, 2020 13:15 CDT)
Federico Viramontes Medina
Director de Finanzas Contralor México

Nancy H. Trejo González
Gerente de Control Interno

AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
CONSOLIDATED INCOME STATEMENT FROM JANUARY 1 st TO SEPTEMBER 30, 2020
(Thousands of Mexican pesos)

| | | | |
|--|-----------|----|------------------|
| Interest Revenue | | \$ | 1,142,092 |
| Interest expenses | | | (565,516) |
| Financial margin | | | 576,576 |
| Credit risk prevention estimate | | | (177,129) |
| Credit risk adjusted financial margin | | | 399,447 |
| Collected commissions and fees | 121,796 | | |
| Paid in commissions and fees | (25,482) | | |
| Financial intermediation | (35,253) | | |
| Net Operating Lease | 159,430 | | |
| Other operational income/expense | (13,766) | | |
| Administrative expenses | (199,558) | | |
| | | | 7,167 |
| Profit before income taxes | | | 406,614 |
| Accrued Income Taxes | (121,443) | | |
| Deferred Income Taxes (Net) | 0 | | |
| | | | (121,443) |
| Consolidated income | | | 285,171 |
| Non holding company's interest | | | (3) |
| Net income | | \$ | 285,168 |


"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."

"This consolidated income statement was approved by the board of directors under the responsibility of the undersigned officers."

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José A. Chacón (Oct 22, 2020 13:48 CDT)
 José A. Chacón Pérez
 Presidente Ejecutivo


Vishal Khairari (Oct 23, 2020 08:11 CDT)
 Vishal Khairari
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Nancy H. Trejo González
 Nancy H. Trejo González
 Gerente de Control Interno

| Concept | Contributed stockholders' equity | | Earned capital | | Remeasurements of employee benefits | Total | Non controlling company's interest | Total stockholders' equity | | |
|--|----------------------------------|---------------|-----------------|---|-------------------------------------|-------|------------------------------------|----------------------------|------------------------|---------|
| | Stockholders' equity | Stock premium | Capital reserve | 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 | | | | | | | | | | |
| Net profits and losses' carryforward to previous years' profits and losses | | | | 516,291 | (516,291) | | | | 0 | 0 |
| Total | 0 | 0 | 0 | 516,291 | (516,291) | 0 | 0 | 0 | 0 | 0 |
| Net income | | | | | 285,168 | | 285,168 | | 3 | 285,171 |
| Other comprehensive income items | | | | | 0 | | 0 | | 0 | 0 |
| Integral Profit | | | | | 0 | | 285,168 | | 3 | 285,171 |
| Total | 0 | 0 | 0 | 0 | 285,168 | 0 | 285,168 | 0 | 3 | 285,171 |
| Balance as of September 30, 2020 | 283,177 | 111,961 | 122,535 | 3,785,014 | 285,168 | 3,388 | 4,591,243 | 25 | 4,591,268 | |

"This consolidated statement of stockholders' equity 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 de Credit Institutions 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"

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José A. Chacón Pérez
(Oct 22, 2020 13:48 CDT)

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Operaciones Globales

Federico Viramontes
(Oct 22, 2020 13:15 CDT)

Federico Viramontes Medina
Director de Finanzas Control Interno

Nancy H. Trejo González
Gerente de Control Interno



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 SEPTEMBER 30, 2020
(Thousands of Mexican pesos)

| | | |
|---|-------------|--------------------------------|
| Net Income | \$ | <u>285,168</u> |
| Depreciation and amortization | 368,626 | |
| Provisions | 355,442 | |
| Deferred and accrued income taxes | 121,443 | |
| Deferred and accrued profit sharing | 975 | |
| Valuation of derivatives | 453 | |
| Adjustments due to entries that imply no cash flow | | 1,132,107 |
| Operating activities: | | |
| Change in repo debtors | (317,034) | |
| Change in credit portfolio (net) | 249,954 | |
| Change in equipment for leasing | (119,557) | |
| Change in goods awarded (net) | 53,287 | |
| Change in other operating assets (net) | 78,227 | |
| Change in stock market liabilities | (1,387,055) | |
| Change in interbanking loans and of other institutions | 1,461,062 | |
| Change in other operating liabilities | (784,271) | |
| Payment of income taxes | (79,016) | |
| Net cash Flows from operating activities | | <u>287,704</u> |
| Investment activities | | |
| Payments for the acquisition of properties, furniture and equipment | (1,617) | |
| Net cash flow from investment activities | | <u>(1,617)</u> |
| Financial activities | | |
| Non controlling company's interest | 4 | |
| Net cash flow from financial activities | | <u>4</u> |
| Net cash and equivalents increase or reduction | | 286,091 |
| Cash and equivalents at the beginning of the period | | 916,813 |
| Cash and equivalents at the end of the period | \$ | <u><u>1,202,904</u></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 "

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