

Asset		Liability and stockholder's equity	
Cash	\$ 313,219	Stock market liabilities	\$ 1,132,977
Performing portfolio		Bank loans and loans granted by other institutions:	
Commercial credits	<u>9,876,870</u>	Short term	3,114,368
Business or commercial activities	9,796,711	Long term	<u>1,911,620</u>
Financial entities	80,159	Other accounts payable	
Non performing portfolio		Income tax payable	93,783
Commercial credits	<u>432,093</u>	Payable Employee's Profit Sharing	5,592
Business or commercial activities	432,093	Creditors for settlement of operations	41,200
		Other accounts payable	<u>1,463,233</u>
		Deferred credits and advanced collections	128,657
Total credit portfolio	<u>10,308,963</u>	Total liabilities	<u>7,891,430</u>
(-) Less:		Stockholder's equity	
Credit risk prevention estimate	(467,505)	Contributed stockholders equity	
Net credit portfolio	<u>9,841,458</u>	Paid-in capital	242,503
Other accounts receivable (net)	154,086	Inflation adjustment on paid stock	40,674
Assets awarded	87,768	Premium in sell of shares	<u>111,961</u>
Equipment subject to operating leases	2,408,463	Earned capital	
Property, furniture and equipment (net)	60,309	Capital reserves	122,535
Deferred employees' profit sharing and taxes	9,253	Retained earnings	<u>4,134,247</u>
Other assets		Retained Earnings	4,072,278
Deferred charges, advanced payments, intangibles	38,601	Inflation adjustment retained earnings	61,969
		Net income	371,395
		Accumulated other comprehensive income	(1,622)
		Non holding company's interest	34
		Total stockholders' equity	<u>5,021,727</u>
Total assets	<u>\$ 12,913,157</u>	Total liabilities and stockholders' equity	<u>\$ 12,913,157</u>

**Memo accounts**

Assets in managements	0
Non collected earned rents resulting from operating leases	\$ 486,866
Non collected accrued interests resulting from receivables due and payable.	97,925
Received collaterals	11,105,334
Unused credit lines	8,624,202
Others	5,140,451

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 (Oct 27, 2021 17:49 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		\$	1,000,430
Interest expenses			(355,264)
<b>Financial margin</b>			<b>645,166</b>
<b>Credit risk prevention estimate</b>			<b>(130,181)</b>
<b>Credit risk adjusted financial margin</b>			<b>514,985</b>
Collected commissions and fees	152,030		
Paid in commissions and fees	(16,842)		
Financial intermediation	(37,156)		
Net Operating Lease	154,952		
Other operational income/expense	41,217		
Administrative expenses	(260,281)		<b>33,920</b>
<b>Profit before income taxes</b>			<b>548,905</b>
Accrued Income Taxes	(177,501)		
Deferred Income Taxes (Net)	0		<b>(177,501)</b>
<b>Consolidated income</b>			<b>371,404</b>
Non holding company's interest			(9)
<b>Net income</b>		\$	<b>371,395</b>


"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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Director de Finanzas Contralor México

  
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Concept	Contributed stockholders' equity		Earned capital		Total	Remeasurements of employee benefits	Non controlling company's interest	Total stockholders' equity
	Stockholders' equity	Stock premium	Capital reserve	Profits and losses of prior fiscal year				
<b>Balance as of December 31, 2019</b>	<b>283,177</b>	<b>111,961</b>	<b>122,535</b>	<b>3,268,723</b>	<b>516,291</b>	<b>3,388</b>	<b>22</b>	<b>4,306,097</b>
Transactions inherent to decisions made by shareholders								
Net profits and losses' carryforward to previous years' profits and losses								
Total	0	0	0	516,291	(516,291)	0	0	0
Net income					349,233			349,236
Other comprehensive income items					1,252			1,252
Integral Profit					350,485			350,488
Total	0	0	0	0	349,233	1,252	3	350,488
<b>Balance as of December 31, 2020</b>	<b>283,177</b>	<b>111,961</b>	<b>122,535</b>	<b>3,785,014</b>	<b>349,233</b>	<b>4,640</b>	<b>25</b>	<b>4,656,585</b>
Transactions inherent to decisions made by shareholders								
Net profits and losses' carryforward to previous years' profits and losses								
Total	0	0	0	349,233	(349,233)	0	0	0
Net income					371,395			371,404
Other comprehensive income items					(6,262)			(6,262)
Integral Profit					365,133			365,142
Total	0	0	0	0	371,395	(6,262)	9	365,142
<b>Balance as of June 30, 2021</b>	<b>283,177</b>	<b>111,961</b>	<b>122,535</b>	<b>4,134,247</b>	<b>371,395</b>	<b>(1,622)</b>	<b>34</b>	<b>5,021,727</b>

"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  
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 Operaciones Globales

Federico Viramontes Medina  
 Director de Finanzas y Contraloría México

Nancy H. Trejo González  
 Gerente de Control Interno

Net Income	\$ <u>371,395</u>
Depreciation and amortization	334,563
Provisions	323,595
Deferred and accrued income taxes	165,851
Deferred and accrued profit sharing	<u>5,591</u>
<b>Adjustments due to entries that imply no cash flow</b>	<b>1,200,995</b>
<b>Operating activities:</b>	
Change in repo debtors	158,088
Change in credit portfolio (net)	349,648
Change in equipment for leasing	(198,680)
Change in goods awarded (net)	(4,426)
Change in other operating assets (net)	5,229
Change in stock market liabilities	1,132,977
Change in interbanking loans and of other institutions	(2,069,519)
Change in other operating liabilities	(1,787,282)
Payment of income taxes	(47,574)
<b>Net cash Flows from operating activities</b>	<b><u>(1,260,544)</u></b>
<b>Investment activities</b>	
Payments for the acquisition of properties, furniture and equipment	(493)
Sale of furniture and equipment	305
Payments for the acquisition of Intangible assets	(908)
<b>Net cash flow from investment activities</b>	<b><u>(1,096)</u></b>
<b>Financial activities</b>	
Non controlling company's interest	<u>11</u>
<b>Net cash flow from financial activities</b>	<b><u>11</u></b>
<b>Net cash and equivalents increase or reduction</b>	<b>(1,261,629)</b>
<b>Cash and equivalents at the beginning of the period</b>	<b>1,574,848</b>
<b>Cash and equivalents at the end of the period</b>	<b>\$ <u><u>313,219</u></u></b>


"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"

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