

| Asset | | Liability and stockholder's equity | |
|---|----------------------|--|----------------------|
| Cash | \$ 1,232,624 | Stock market liabilities | \$ 541,952 |
| Performing portfolio | | Bank loans and loans granted by other institutions: | |
| Commercial credits | <u>10,135,386</u> | Short term | 3,794,126 |
| Business or commercial activities | 10,071,426 | Long term | <u>7,044,335</u> |
| Financial entities | 63,960 | Other accounts payable | |
| Non performing portfolio | | Income tax payable | 102,602 |
| Commercial credits | <u>600,021</u> | Payable Employee's Profit Sharing | 7,924 |
| Business or commercial activities | 600,021 | Other accounts payable | <u>1,138,806</u> |
| | | | 1,249,332 |
| | | Deferred credits and advanced collections | 128,147 |
| Total credit portfolio | <u>10,735,407</u> | Total liabilities | <u>8,963,766</u> |
| (-) Less: | | Stockholder's equity | |
| Credit risk prevention estimate | (640,744) | Contributed stockholders equity | |
| | | Paid-in capital | 242,506 |
| Net credit portfolio | <u>10,094,663</u> | Inflation adjustment on paid stock | 40,674 |
| | | Premium in sell of shares | <u>111,961</u> |
| Other accounts receivable (net) | 198,821 | | 395,141 |
| Assets awarded | 73,969 | Earned capital | |
| Equipment subject to operating leases | 2,431,830 | Capital reserves | 122,535 |
| Property, furniture and equipment (net) | 45,648 | Retained earnings | <u>4,204,028</u> |
| Deferred employees' profit sharing and taxes | 9,253 | Retained Earnings | 4,142,059 |
| | | Inflation adjustment retained earnings | 61,969 |
| Other assets | | Net income | 437,750 |
| Deferred charges, advanced payments, intangibles | 37,555 | Accumulated other comprehensive income | 1,143 |
| | | | 4,765,456 |
| | | Total stockholders' equity | <u>5,160,597</u> |
| Total assets | <u>\$ 14,124,363</u> | Total liabilities and stockholders' equity | <u>\$ 14,124,363</u> |

Memo accounts

| | |
|---|------------|
| Non collected earned rents resulting from operating leases | \$ 245,254 |
| Non collected accrued interests resulting from receivables due and payable. | 33,358 |
| Received collaterals | 11,432,019 |
| Unused credit lines | 8,313,219 |
| Others | 5,032,791 |

The historical stockholders' equity is \$242,504

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

"This 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 (Jan 27, 2022 19:38 CST)
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



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

AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
INCOME STATEMENT FROM JANUARY 1 st TO DECEMBER 31, 2021
(Thousands of Mexican pesos)

| | | | |
|--|-----------|----|------------------|
| Interest Revenue | | \$ | 1,352,039 |
| Interest expenses | | | (476,832) |
| Financial margin | | | 875,207 |
| Credit risk prevention estimate | | | (237,982) |
| Credit risk adjusted financial margin | | | 637,225 |
| Collected commissions and fees | 180,752 | | |
| Paid in commissions and fees | (28,873) | | |
| Financial intermediation | (46,494) | | |
| Net Operating Lease | 202,296 | | |
| Other operational income/expense | 119,843 | | |
| Administrative expenses | (421,228) | | 6,296 |
| Profit before income taxes | | | 643,521 |
| Accrued Income Taxes | (205,771) | | |
| Deferred Income Taxes (Net) | 0 | | (205,771) |
| Consolidated income | | | |
| Net income | | \$ | 437,750 |


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


"This income statement may be consulted at any of the following Internet addresses:"


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


José A. Chacón (Jan 27, 2022 19:38 CST)
José A. Chacón Pérez
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



NAVISTAR FINANCIAL, S.A. DE C.V. SOFOM E.R.
 Sociedad Financiera de Objeto Múltiple, Entidad Regulada
 AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
STATEMENT OF STOCKHOLDERS' EQUITY FROM JANUARY 1 st TO DECEMBER 31, 2021
 (Thousands of Mexican pesos)

| Concept | Contributed stockholders' equity | | Earned capital | | Total stockholders' equity | | |
|---|----------------------------------|----------------|-----------------|---|----------------------------|-----------------------------------|------------------------|
| | Stockholders' equity | Stock premium | Capital reserve | Profits and losses of prior fiscal year | | Revaluations of employee benefits | Net profits and losses |
| Balance as of December 31, 2020 | 283,177 | 111,961 | 122,535 | 3,785,014 | 4,640 | 349,233 | 4,656,560 |
| Transactions inherent to decisions made by shareholders | | | | | | | |
| Capital increase by merger | 3 | | | 349,233 | | (349,233) | 0 |
| | | | | 69,781 | | | 69,784 |
| Total | 3 | 0 | 0 | 419,014 | 0 | (349,233) | 69,784 |
| Net income | | | | | | 437,750 | 437,750 |
| Other comprehensive income items | | | | | | (3,497) | (3,497) |
| Integral Profit | | | | | | (3,497) | 434,253 |
| Total | 0 | 0 | 0 | 0 | (3,497) | 437,750 | 434,253 |
| Balance as of June 30, 2021 | 283,180 | 111,961 | 122,535 | 4,204,028 | 1,143 | 437,750 | 5,160,597 |

"This 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 the 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 accordance to sound banking practices and to the applicable legal and administrative provisions"

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

"This statement of stockholders equity may be consulted at any of the following internet addresses"
<http://www.enbx.gob.mx>
<http://www.navistar-financial.com>


José A. Chacón (Jan 27, 2022 19:38 CST)
 Presidente Ejecutivo


 Vishal Ithariani
 Director de Finanzas y Administración,
 OPERACIONES GLOBALES


 Federico Viramontes Medina
 Director de Finanzas Control or México


 Nancy I. Trejo González
 Gerente de Control Interno



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

AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
STATEMENT OF CASH FLOWS AS OF DECEMBER 31, 2021
(Thousands of Mexican pesos)


| | | |
|---|-------------|-------------------------|
| Net Income | \$ | <u>437,750</u> |
| Depreciation and amortization | 445,897 | |
| Provisions | 445,405 | |
| Deferred and accrued income taxes | 194,120 | |
| Deferred and accrued profit sharing | 7,924 | |
| Adjustments due to entries that imply no cash flow | | 1,531,096 |
| Operating activities: | | |
| Change in repo debtors | 644 | |
| Change in credit portfolio (net) | 96,444 | |
| Change in equipment for leasing | (334,038) | |
| Change in goods awarded (net) | 9,373 | |
| Change in other operating assets (net) | (4,721) | |
| Change in stock market liabilities | 541,952 | |
| Change in interbanking loans and of other institutions | (51,171) | |
| Change in other operating liabilities | (2,136,092) | |
| Payment of income taxes | (66,475) | |
| Net cash Flows from operating activities | | <u>(412,988)</u> |
| Investment activities | | |
| Payments for the acquisition of properties, furniture and equipment | (5,141) | |
| Sale of furniture and equipment | 13,854 | |
| Net cash flow from investment activities | | <u>8,713</u> |
| Financial activities | | |
| Capital increase by merger | 69,784 | |
| Net cash flow from financial activities | | <u>69,784</u> |
| Net cash and equivalents increase or reduction | | (334,491) |
| Cash and equivalents at the beginning of the period | | 1,567,115 |
| Cash and equivalents at the end of the period | \$ | <u>1,232,624</u> |

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

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


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José A. Chacón (Jan 27, 2022 19:38 CST)
José A. Chacón Pérez
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Vishal Khairari
Director de Finanzas y Administración,
Operaciones Globales



Federico Viramontes Medina
Director de Finanzas Contralor México



Nancy H. Trejo González
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