

Asset		Liability and stockholder's equity	
Cash	\$ 162,221	Stock market liabilities	\$ 2,021,660
Repo debtors	3,588	Bank loans and loans granted by other institutions:	
		Short term	2,627,213
		Long term	<u>2,750,875</u>
			5,378,088
Credit portfolio with credit risk 1		Liability for lease	22,173
Commercial credits	<u>10,421,439</u>	Other accounts payable	
Business or commercial activities	10,387,338	Creditors by collaterals received in cash	726,476
Financial entities	34,101	Taxes payables	5,458
Credit portfolio with credit risk 2		Other accounts payable	<u>133,244</u>
Commercial credits	<u>490,177</u>		865,178
Business or commercial activities	490,177	Liability for deferred taxes	119,195
Credit portfolio with credit risk 3		Liability for employee benefits	57,380
Commercial credits	<u>931,953</u>	Deferred credits and advanced collections	34,470
Business or commercial activities	931,953		
Total credit portfolio	<u>11,843,569</u>	Total liabilities	<u>8,498,144</u>
(-) Less:		Stockholder's equity	
Deferred items	(80,045)	Contributed stockholders equity	
Credit risk prevention estimate	(961,479)	Paid-in capital	242,506
		Inflation adjustment on paid stock	40,674
Net credit portfolio	<u>10,802,045</u>	Premium in sell of shares	<u>111,961</u>
Other accounts receivable (net)	207,629		395,141
Assets awarded	81,857	Earned capital	
Advance payments and other assets	45,971	Capital reserves	122,535
Equipment subject to operating leases	2,483,772	Retained earnings	<u>4,429,647</u>
Property, furniture and equipment (net)	29,702	Retained Earnings	4,367,678
Assets for rights of use of properties, furniture and equipment (net)	21,309	Inflation adjustment retained earnings	61,969
Asset for deferred taxes	17,760	Net income	410,533
Intangible assets (net)	1,189	Accumulated other comprehensive income	1,043
			4,963,758
Total assets	<u>\$ 13,857,043</u>	Total stockholders' equity	<u>5,358,899</u>
		Total liabilities and stockholders' equity	<u>\$ 13,857,043</u>

Memo accounts

Non collected earned rents resulting from operating leases	\$ 181,339
Non collected accrued interests resulting from receivables due and payable.	60,578
Received collaterals	12,813,269
Unused credit lines	6,902,435
Others	4,256,617

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."

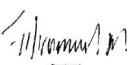
"This balance sheet was approved by the board of directors under the responsibility of the undersigned officers."


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

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

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


José A. Chacón Pérez
Presidente Ejecutivo


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.
INCOME STATEMENT FROM JANUARY 1st TO JUNE 30, 2022
(Thousands of Mexican pesos)

Interest Revenue		\$	715,174
Interest expenses			(294,408)
Financial margin			420,766
Credit risk prevention estimate			(20,664)
Credit risk adjusted financial margin			400,102
Collected commissions and fees	107,095		
Paid in commissions and fees	(4,418)		
Financial intermediation	1,808		
Net Operating Lease	166,939		
Other operational income/expense	70,074		
Administrative expenses	(180,689)		
			160,809
Profit before income taxes			560,911
Accrued Income Taxes	(157,309)		
Deferred Income Taxes (Net)	6,931		
			(150,378)
Net income		\$	410,533
Accumulated other comprehensive income			
Remeasurements of employee benefits			(100)
Integral Profit		\$	410,433


"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."

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José A. Chacón (Jul 22, 2022 12:35 CDT)

José A. Chacón Pérez
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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 1st TO JUNE 30, 2022
(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	Remeasurements of employee benefits	
Balance as of December 31, 2021	283,180	111,961	122,535	4,204,028	1,143	5,263,655
Retrospective adjustments for accounting changes				(315,189)		(315,189)
Transactions inherent to decisions made by shareholders				540,808		0
Total	0	0	0	225,619	0	(315,189)
Net Income						410,533
Other comprehensive income items					(100)	(100)
Integral Profit					(100)	410,433
Total	0	0	0	0	(100)	410,433
Balance as of June 30, 2022	283,180	111,961	122,535	4,429,647	1,043	5,358,899


"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 adherence 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 "

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José A. Chacón (Jul 22, 2022 12:35 CDT)
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Nancy H. Trejo González
Gerente de Control Interno

AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
STATEMENT OF CASH FLOWS AS OF JUNE 30, 2022
(Thousands of Mexican pesos)

Net Income	\$ <u>410,533</u>
Depreciation and amortization	230,717
Provisions	114,148
Deferred and accrued income taxes	150,378
Deferred and accrued profit sharing	<u>6,009</u>
Adjustments due to entries that imply no cash flow	911,785
Operating activities:	
Change in loan values (active)	(3,588)
Change in credit portfolio (net)	(1,110,393)
Change in other accounts receivable (net)	(7,998)
Change in goods awarded (net)	(7,888)
Change in other operating assets (net)	(3,743)
Change in equipment for leasing	(281,183)
Change in stock market liabilities	1,479,708
Change in interbanking loans and of other institutions	(1,668,177)
Change in other operating liabilities	15,729
Change in Assets / Liabilities for Employee Benefits	(916)
Change in other accounts payable	(232,315)
Change in other provisions	(114,148)
Payment of income taxes	(45,182)
Net cash Flows from operating activities	<u>(1,068,309)</u>
Investment activities	
Payments for the acquisition of properties, furniture and equipment	<u>(3,720)</u>
Net cash flow from investment activities	<u>(3,720)</u>
Financial activities	
Net cash flow from financial activities	<u>0</u>
Net cash and equivalents increase or reduction	(1,072,029)
Cash and equivalents at the beginning of the period	1,234,250
Cash and equivalents at the end of the period	<u><u>\$ 162,221</u></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"

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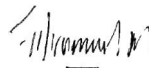
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