

AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
INCOME STATEMENT FROM JANUARY 1st TO MARCH 31, 2024
(Thousands of Mexican pesos)

Interest Revenue		\$	440,774
Interest expenses			(240,113)
Financial margin			200,661
Credit risk prevention estimate			(19,438)
Credit risk adjusted financial margin			181,223
Collected commissions and fees	42,425		
Paid in commissions and fees	(16,453)		
Financial intermediation	10,506		
Net Operating Lease	89,828		
Other operational income/expense	60,692		
Administrative expenses	(101,872)		85,126
Profit before income taxes			266,349
Accrued Income Taxes	(80,036)		
Deferred Income Taxes (Net)	0		(80,036)
Net income		\$	186,313
Accumulated other comprehensive income			
Remeasurements of employee benefits			(183)
Integral Profit		\$	186,130

"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:"

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

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



Bernardo Valenzuela Cadena
Presidente Ejecutivo



Laura G. Hernández Rodas
Director de Finanzas y Administración



Jorge Campos Bedolla
Subdirector de Contraloría



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 MARCH 31, 2024
(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	Net profits and losses	
Balance as of December 31, 2023	283,180	111,961	122,535	2,541,812	2,088	963,538	4,025,114
Retrospective adjustments for accounting changes				0			0
Transactions inherent to decisions made by shareholders				963,538		(963,538)	0
Decreed dividends				0			0
Total	0	0	0	963,538	0	(963,538)	0
Net Income						186,313	186,313
Other comprehensive income items						(183)	(183)
Integral Profit						(183)	186,130
Total	0	0	0	0	(183)	186,313	186,130
Balance as of March 31, 2024	283,180	111,961	122,535	3,505,350	1,905	186,313	4,211,244

"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"

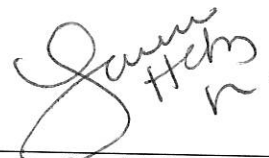
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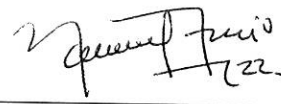
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AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.
STATEMENT OF CASH FLOWS AS OF MARCH 31, 2024
(Thousands of Mexican pesos)

Net Income		\$ <u>186,313</u>
Depreciation and amortization	125,551	
Provisions	259	
Deferred and accrued income taxes	80,036	
Deferred and accrued profit sharing	3,235	
		<u>395,394</u>
Adjustments due to entries that imply no cash flow		395,394
Operating activities:		
Change in credit portfolio (net)		(1,353,971)
Change in other accounts receivable (net)		26,834
Change in goods awarded (net)		4,270
Change in other operating assets (net)		7,128
Change in equipment for leasing		(72,510)
Change in stock market liabilities		(84,170)
Change in interbanking loans and of other institutions		1,007,292
Change in other operating liabilities		4,359
Change in Assets / Liabilities for Employee Benefits		5,500
Change in other accounts payable		56,790
Change in other provisions		(258)
Payment of income taxes		(60,517)
Net cash Flows from operating activities		<u>(63,859)</u>
Investment activities		
Payments for the acquisition of properties, furniture and equipment		(1,833)
Net cash flow from investment activities		<u>(1,833)</u>
Financial activities		
Interest on lease liabilities		(528)
Net cash flow from financial activities		<u>(528)</u>
Net cash and equivalents increase or reduction		(66,220)
Cash and equivalents at the beginning of the period		388,516
Cash and equivalents at the end of the period		\$ <u><u>322,296</u></u>

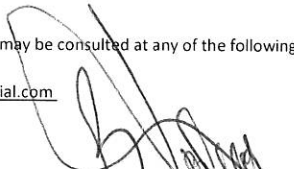
"This statement of cash flows was prepared following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking and Commission, pursuant to Articles 99, 101 and 102 of the Banking Law, of general and mandatory observance, applied consistently with and 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"

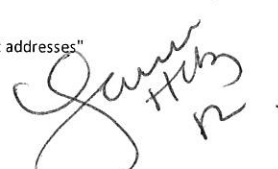
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