

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

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

Asset

### Liability and stockholder's equity

Cash		\$ 322,296	Stock market liabilities		\$ 2,393,224
			Bank loans and loans granted by other institutions:		
Credit portfolio with credit risk 1			Short term	4,440,369	
Commercial credits	12,529,891		Long term	2,963,544	7,403,913
Business or commercial activities	12,520,009				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Financial entities	9,882		Liability for lease		14,317
Credit portfolio with credit risk 2			Other accounts payable		
Commercial credits	405,165		Creditors by collaterals received in cash	833,867	
Business or commercial activities	405,165		Taxes payables	6,758	
			Other accounts payable	755,774	1,596,399
Credit portfolio with credit risk 3					
Commercial credits	366,851		Liability for deferred taxes		170,401
Business or commercial activities	366,851				
			Liability for employee benefits		71,788
Total credit portfolio		13,301,907			
			Deferred credits and advanced collections		25,193
(-) Less:					
Deferred items		(83,712)			
			Total liabilities		11,675,235
Credit risk prevention estimate		(388,686)			
Net credit portfolio		12,829,509	Stockholder's equity		
			Contributed stockholders equity		
			Paid-in capital	242,506	
		222.227	Inflation adjustment on paid stock	40,674	205 444
Other accounts receivable (net)		202,287	Premium in sell of shares	111,961	395,141
Assets awarded		72,408	Earned capital		
Assets awarded		72,408	Capital reserves	122,535	
Advance payments and other assets		37,854	Capital reserves	122,333	
Advance payments and other assets		37,034	Retained earnings	3,505,350	
Equipment subject to operating leases		2,331,129	Retained Earnings	3,443,381	
		2,002,122	Inflation adjustment retained earnings	61,969	
Property, furniture and equipment (net)		38,971		,	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Net income	186,313	
Assets for rights of use of properties, furniture and e	quipment (net)	12,364			
		101.3	Accumulated other compresive income	1,905	3,816,103
Asset for deferred taxes		39,472	Harris Attack of the Control of the		
Intangible assets (net)		189	Total stockholders' equity		4,211,244
Total assets		\$15,886,479	Total liabilities and stockholders' equity		\$ 15,886,479
		Memo accounts			
Non collected earned rents resulting from operating leases		\$ 163,666			
Non collected accrued interests resulting from					
receivables due and payable.		54,760			
Received collaterals		15,732,968			
Unused credit lines Others		4,648,867			
VIIICI3		4,436,779			

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

Bernardo Valenzuela Cadena

Laura G. Hernández Rodas Birector de Finanzas y Administración

Jerge Campos Bedolla Subdirector de Contraloria Nancy H. Trejo González Gerente de Control Interno



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Sociedad Financiera de Objeto Multiple, Entidad Regulada

# 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		Ś	186,313
		٧.	100,313
Accumulated other compresive income			9,000
Remeasurements of employe 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."

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> Berbardo 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



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Sociedad Financiera de Objeto Multiple, 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  Balance as of December 31, 2023	Contributed stockholders' equity		Earned capital				
	Stockholders' equity	Stock premium	Capital reserve	Profits and losses of prior fiscal year	Remeasurements of employe benefits	Net profits and losses	Total stockholders'
and the rest to an end of the section of the sectio	283,180	111,961	122,535	2,541,812	2,088	963,538	equity 4,025,114
Retrospective adjustments for accounting changes							4,023,114
W 000 0000 Program Work				0			0
Transactions inherent to decisions made by shareholders							
Decreed dividends				963,538		(963,538)	0
				0			0
Total	0	0					Parameter Control
		U	0	963,538	0	(963,538)	0
Net Income							
Other compresive income items						186,313	186,313
Integral Profit					(183)	***	(183)
					(183)		186,130
Total	0	0					
		o .	0	0	(183)	186,313	186,130
Balance as of March 31, 2024	283,180	111,961	122,535	2 505 250			Name and the second second
			122,333	3,505,350	1,905	186,313	4,211,244

"This statement of stockholdersvequity was formulated following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking and Segurities Commission, pursuant to Articles 99,101 and 102 of de Credit to the applicable legal and administrative provisions"

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Bernardo Valenzu ela Caden Presidence Ejecutivo

Director de Finanzas y Administración

Jorge Campos Bedolla Subdirector de Contraloria

Nancy H. Trejo González Gerente de Control Interno



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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		\$ 186,313
Depreciation and amortization	125,551	
Provisions	259	
Deferred and accrued income taxes	80,036	
Deferred and accrued profit sharing	3,235	
Adjustments due to entries that imply no cash flow		395,394
Operating activities:		
Change in credit portafolio (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 equipement 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		(63,859)
Investment activities		
Payments for the acquisition of properties, furniture		
and equipment		(1,833)
Net cash flow from investment activities		(1,833)
Financial activities		
Interest on lease liabilities		(528)
Net cash flow from financial activities		(528)
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		\$ 322,296

"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 de 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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Bernardo Valenduela Cad Presidente Ejecutivo

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