

Asset		Liability and stockholder's equity	
Cash	\$ 216,634	Stock market liabilities	\$ 2,436,489
Repo debtors	112,507	Bank loans and loans granted by other institutions:	
		Short term	2,592,204
		Long term	2,283,249
			4,875,453
Credit portfolio with credit risk 1		Liability for lease	20,919
Commercial credits	<u>10,724,311</u>	Other accounts payable	
Business or commercial activities	10,701,644	Creditors by collaterals received in cash	740,447
Financial entities	22,667	Taxes payables	5,083
Credit portfolio with credit risk 2		Other accounts payable	<u>368,580</u>
Commercial credits	<u>365,666</u>		1,114,110
Business or commercial activities	365,666	Liability for deferred taxes	165,902
Credit portfolio with credit risk 3		Liability for employee benefits	62,151
Commercial credits	<u>684,282</u>	Deferred credits and advanced collections	27,155
Business or commercial activities	684,282		
Total credit portfolio	11,774,259	Total liabilities	8,702,179
(-) Less:		Stockholder's equity	
Deferred items	(79,712)	Contributed stockholders equity	
Credit risk prevention estimate	(726,932)	Paid-in capital	242,506
		Inflation adjustment on paid stock	40,674
Net credit portfolio	10,967,615	Premium in sell of shares	<u>111,961</u>
			395,141
Other accounts receivable (net)	206,206	Earned capital	
Assets awarded	68,681	Capital reserves	122,535
Advance payments and other assets	42,044	Retained earnings	4,429,647
Equipment subject to operating leases	2,551,747	Retained Earnings	4,367,678
Property, furniture and equipment (net)	31,877	Inflation adjustment retained earnings	61,969
Assets for rights of use of properties, furniture and equipment (net)	19,683	Net income	585,160
Asset for deferred taxes	17,760	Accumulated other compressive income	993
Intangible assets (net)	901		5,138,335
		Total stockholders' equity	5,533,476
Total assets	\$ 14,235,655	Total liabilities and stockholders' equity	\$ 14,235,655

Memo accounts

Non collected earned rents resulting from operating leases	\$ 136,888
Non collected accrued interests resulting from receivables due and payable.	61,240
Received collaterals	13,150,003
Unused credit lines	6,831,455
Others	5,392,751

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

Safdar Mohammad Mahmood
Director de Finanzas y Administración,
Operaciones Globales

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 SEPTEMBER 30, 2022
(Thousands of Mexican pesos)

Interest Revenue		\$	1,096,445
Interest expenses			(453,952)
Financial margin			642,493
Credit risk prevention estimate			(46,104)
Credit risk adjusted financial margin			596,389
Collected commissions and fees	187,934		
Paid in commissions and fees	(9,271)		
Financial intermediation	2,742		
Net Operating Lease	218,735		
Other operational income/expense	75,971		
Administrative expenses	(267,968)		
Profit before income taxes			804,532
Accrued Income Taxes	(226,303)		
Deferred Income Taxes (Net)	6,931		
Net income		\$	585,160
Accumulated other comprehensive income			
Remeasurements of employee benefits			(150)
Integral Profit		\$	585,010


"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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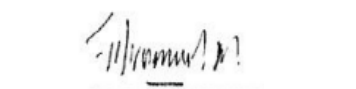
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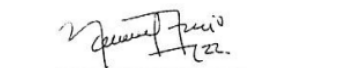

José A. Chacón (Oct 17, 2022 14:25 CDT)

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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 SEPTEMBER 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	Net profits and losses	
Balance as of December 31, 2021	283,180	111,961	122,535	4,204,028	1,143	540,808	5,263,655
Retrospective adjustments for accounting changes				(315,189)			(315,189)
Transactions inherent to decisions made by shareholders				540,808		(540,808)	0
Total	0	0	0	225,619	0	(540,808)	(315,189)
Net Income						585,160	585,160
Other comprehensive income items					(150)		(150)
Integral Profit					(150)		585,010
Total	0	0	0	0	(150)	585,160	585,010
Balance as of September 30, 2022	283,180	111,961	122,535	4,429,647	993	585,160	5,533,476

"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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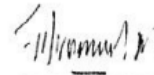


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Gerente de Control Interno

STATEMENT OF CASH FLOWS AS OF SEPTEMBER 30, 2022

(Thousands of Mexican pesos)

Net Income	\$ <u>585,160</u>
Depreciation and amortization	380,633
Provisions	445,365
Deferred and accrued income taxes	219,372
Deferred and accrued profit sharing	<u>9,165</u>
Adjustments due to entries that imply no cash flow	1,639,695
Operating activities:	
Change in loan values (active)	(112,507)
Change in credit portfolio (net)	(1,275,962)
Change in other accounts receivable (net)	(21,235)
Change in goods awarded (net)	5,288
Change in other operating assets (net)	5,213
Change in equipment for leasing	(496,894)
Change in stock market liabilities	1,894,536
Change in interbanking loans and of other institutions	(2,170,812)
Change in other operating liabilities	7,159
Change in Assets / Liabilities for Employee Benefits	3,806
Change in other accounts payable	13,460
Change in other provisions	(445,365)
Payment of income taxes	(52,808)
Net cash Flows from operating activities	<u>(1,006,426)</u>
Investment activities	
and equipment	(11,190)
Sale of furniture and equipment	0
Payments for the acquisition of Intangible assets	<u>0</u>
Net cash flow from investment activities	<u>(11,190)</u>
Capital increase by merger	<u>0</u>
Net cash flow from financial activities	<u>0</u>
Cash and equivalents at the beginning of the period	1,234,250
Cash and equivalents at the end of the period	\$ <u><u>216,634</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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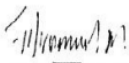
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