

Asset		Liability and stockholder's equity	
Cash	\$ 294,352	Stock market liabilities	\$ 2,497,699
Credit portfolio with credit risk 1		Bank loans and loans granted by other institutions:	
Commercial credits	<u>11,814,876</u>	Short term	3,556,821
Business or commercial activities	11,801,695	Long term	<u>3,846,478</u>
Financial entities	13,181		3
Credit portfolio with credit risk 2		Liability for lease	16,972
Commercial credits	<u>266,099</u>	Other accounts payable	
Business or commercial activities	266,099	Creditors by collaterals received in cash	784,010
Credit portfolio with credit risk 3		Taxes payables	6,345
Commercial credits	<u>371,356</u>	Other accounts payable	<u>465,448</u>
Business or commercial activities	371,356		1,255,803
Total credit portfolio	<u>12,452,331</u>	Liability for deferred taxes	136,386
(-) Less:		Liability for employee benefits	59,433
Deferred items	(79,821)	Deferred credits and advanced collections	30,657
Credit risk prevention estimate	(419,402)	Total liabilities	<u>11,400,249</u>
Net credit portfolio	<u>11,953,108</u>	Stockholder's equity	
Other accounts receivable (net)	<u>265,735</u>	Contributed stockholders equity	
Assets awarded	<u>50,255</u>	Paid-in capital	242,506
Advance payments and other assets	<u>36,661</u>	Inflation adjustment on paid stock	40,674
Equipment subject to operating leases	<u>2,470,441</u>	Premium in sell of shares	<u>111,961</u>
Property, furniture and equipment (net)	<u>37,902</u>		395,141
Assets for rights of use of properties, furniture and equipment (net)	<u>15,006</u>	Earned capital	
Asset for deferred taxes	<u>0</u>	Capital reserves	122,535
Intangible assets (net)	<u>303</u>	Retained earnings	<u>2,541,812</u>
Total assets	<u>\$ 15,123,763</u>	Retained Earnings	2,479,843
		Inflation adjustment retained earnings	61,969
		Net income	662,743
		Accumulated other comprehensive income	1,283
		Total stockholders' equity	<u>3,723,514</u>
		Total liabilities and stockholders' equity	<u>\$ 15,123,763</u>
		Memo accounts	
Non collected earned rents resulting from operating leases	\$ 148,794		
Non collected accrued interests resulting from receivables due and payable.	48,369		
Received collaterals	14,548,745		
Unused credit lines	5,954,276		
Others	6,340,795		

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>


Bernardo Valenzuela Cadena
Presidente Ejecutivo


Safdar Mohammad Mahmood
Director de Finanzas y Administración,
Operaciones Globales


Jorge Campos Bedolla
Subdirector de Contraloría


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, 2023
(Thousands of Mexican pesos)

Interest Revenue		\$	1,325,988
Interest expenses			(666,445)
Financial margin			659,543
Credit risk prevention estimate			20,984
Credit risk adjusted financial margin			680,527
Collected commissions and fees	174,120		
Paid in commissions and fees	(38,093)		
Financial intermediation	11,681		
Net Operating Lease	275,010		
Other operational income/expense	137,811		
Administrative expenses	(294,576)		
			265,953
Profit before income taxes			946,480
Accrued Income Taxes	(283,737)		
Deferred Income Taxes (Net)	0		
			(283,737)
Net income		\$	662,743
Accumulated other compressive income			
Remeasurements of employe benefits			(378)
Integral Profit		\$	662,365

"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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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, 2023

(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 employe benefits	Net profits and losses	
Balance as of December 31, 2022	283,180	111,961	122,535	4,429,647	1,661	889,110	5,838,094
Retrospective adjustments for accounting changes				13,443			13,443
Transactions inherent to decisions made by shareholders				889,110		(889,110)	0
Decreed dividends				(2,790,388)			(2,790,388)
Total	0	0	0	(1,887,835)	0	(889,110)	(2,776,945)
Net Income						662,743	662,743
Other comprehensive income items					(378)		(378)
Integral Profit					(378)		662,365
Total	0	0	0	0	(378)	662,743	662,365
Balance as of September 30, 2023	283,180	111,961	122,535	2,541,812	1,283	662,743	3,723,514

"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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STATEMENT OF CASH FLOWS AS OF SEPTEMBER 30, 2023
(Thousands of Mexican pesos)

Net Income	\$ <u>662,743</u>
Depreciation and amortization	401,629
Provisions	407,205
Deferred and accrued income taxes	283,737
Deferred and accrued profit sharing	<u>9,777</u>
Adjustments due to entries that imply no cash flow	1,765,091
Operating activities:	
Change in credit portfolio (net)	(339,307)
Change in other accounts receivable (net)	(126,806)
Change in goods awarded (net)	(13)
Change in other operating assets (net)	16,624
Change in equipment for leasing	(224,613)
Change in stock market liabilities	20,340
Change in interbanking loans and of other institutions	2,199,806
Change in other operating liabilities	4,355
Change in Assets / Liabilities for Employee Benefits	(8,707)
Change in other accounts payable	84,640
Change in other provisions	(407,204)
Payment of income taxes	(161,247)
Net cash Flows from operating activities	<u>2,822,959</u>
Investment activities	
Payments for the acquisition of properties, furniture and equipment	<u>(8,032)</u>
Net cash flow from investment activities	<u>(8,032)</u>
Financial activities	
Interest on lease liabilities	(1,911)
Decreed dividends	<u>(2,790,388)</u>
Net cash flow from financial activities	<u>(2,792,299)</u>
Net cash and equivalents increase or reduction	22,628
Cash and equivalents at the beginning of the period	271,724
Cash and equivalents at the end of the period	\$ <u><u>294,352</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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