

Asset		Liability and stockholder's equity	
Cash	\$ 242,931	Stock market liabilities	\$ 2,323,432
Credit portfolio with credit risk 1		Bank loans and loans granted by other institutions:	
Commercial credits	<u>11,807,446</u>	Short term	3,579,651
Business or commercial activities	11,792,693	Long term	<u>4,090,869</u>
Financial entities	14,753		3
Credit portfolio with credit risk 2		Liability for lease	17,129
Commercial credits	<u>296,131</u>	Other accounts payable	
Business or commercial activities	296,131	Creditors by collaterals received in cash	760,292
Credit portfolio with credit risk 3		Taxes payables	7,652
Commercial credits	<u>356,941</u>	Other accounts payable	<u>679,587</u>
Business or commercial activities	356,941	Liability for deferred taxes	108,912
Total credit portfolio	<u>12,460,518</u>	Liability for employee benefits	53,858
(-) Less:		Deferred credits and advanced collections	35,824
Deferred items	(78,222)	Total liabilities	<u>11,657,206</u>
Credit risk prevention estimate	(468,339)	Stockholder's equity	
Net credit portfolio	<u>11,913,957</u>	Contributed stockholders equity	
Other accounts receivable (net)	<u>264,963</u>	Paid-in capital	242,506
Assets awarded	<u>58,935</u>	Inflation adjustment on paid stock	40,674
Advance payments and other assets	<u>42,416</u>	Premium in sell of shares	<u>111,961</u>
Equipment subject to operating leases	<u>2,597,233</u>	Earned capital	
Property, furniture and equipment (net)	<u>38,562</u>	Capital reserves	122,535
Assets for rights of use of properties, furniture and equipment (net)	<u>15,263</u>	Retained earnings	<u>2,541,812</u>
Asset for deferred taxes	<u>0</u>	Retained Earnings	2,479,843
Intangible assets (net)	<u>359</u>	Inflation adjustment retained earnings	61,969
Total assets	<u>\$ 15,174,619</u>	Net income	456,516
		Accumulated other comprehensive income	1,409
		Total stockholders' equity	<u>3,517,413</u>
		Total liabilities and stockholders' equity	<u>\$ 15,174,619</u>
		Memo accounts	
Non collected earned rents resulting from operating leases	\$ 148,710		
Non collected accrued interests resulting from receivables due and payable.	59,893		
Received collaterals	11,615,790		
Unused credit lines	5,359,504		
Others	6,189,594		


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 JUNE 30, 2023
(Thousands of Mexican pesos)

Interest Revenue		\$	874,932
Interest expenses			(410,566)
Financial margin			464,366
Credit risk prevention estimate			(3,808)
Credit risk adjusted financial margin			460,558
Collected commissions and fees	117,810		
Paid in commissions and fees	(21,251)		
Financial intermediation	9,979		
Net Operating Lease	211,730		
Other operational income/expense	72,208		
Administrative expenses	(199,440)		
			191,036
Profit before income taxes			651,594
Accrued Income Taxes	(195,078)		
Deferred Income Taxes (Net)	0		
			(195,078)
Net income		\$	456,516
Accumulated other compressive income			
Remeasurements of employe benefits			(252)
Integral Profit		\$	456,264

"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 JUNE 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						456,516	456,516
Other compresive income items					(252)		(252)
Integral Profit					(252)		456,264
Total	0	0	0	0	(252)	456,516	456,264
Balance as of June 30, 2023	283,180	111,961	122,535	2,541,812	1,409	456,516	3,517,413

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

Net Income	\$ <u>456,516</u>
Depreciation and amortization	249,409
Provisions	406,852
Deferred and accrued income taxes	195,078
Deferred and accrued profit sharing	<u>6,501</u>
Adjustments due to entries that imply no cash flow	1,314,356
Operating activities:	
Change in credit portfolio (net)	(300,155)
Change in other accounts receivable (net)	(133,436)
Change in goods awarded (net)	(8,693)
Change in other operating assets (net)	10,258
Change in equipment for leasing	(201,213)
Change in stock market liabilities	(153,927)
Change in interbanking loans and of other institutions	2,467,027
Change in other operating liabilities	9,679
Change in Assets / Liabilities for Employee Benefits	(14,157)
Change in other accounts payable	279,645
Change in other provisions	(406,854)
Payment of income taxes	(92,660)
Net cash Flows from operating activities	<u>2,769,870</u>
Investment activities	
Payments for the acquisition of properties, furniture and equipment	<u>(6,964)</u>
Net cash flow from investment activities	<u>(6,964)</u>
Financial activities	
Interest on lease liabilities	(1,311)
Decreed dividends	<u>(2,790,388)</u>
Net cash flow from financial activities	<u>(2,791,699)</u>
Net cash and equivalents increase or reduction	(28,793)
Cash and equivalents at the beginning of the period	271,724
Cash and equivalents at the end of the period	\$ <u><u>242,931</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"

"This statement of cash flows was approved by the board of directors under the responsibility of the undersigned officers"

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