

Asset		Liability and stockholder's equity	
Cash	\$ 537,927	Stock market liabilities	\$ 4,401,357
Credit portfolio with credit risk 1		Bank loans and loans granted by other institutions:	
Commercial credits	<u>12,638,105</u>	Short term	3,723,290
Business or commercial activities	12,629,952	Long term	<u>2,576,213</u>
Financial entities	8,153		6,299,503
Credit portfolio with credit risk 2		Liability for lease	12,385
Commercial credits	<u>344,704</u>	Other accounts payable	
Business or commercial activities	344,704	Creditors by collaterals received in cash	887,244
		Taxes payables	8,546
		Other accounts payable	<u>182,229</u>
Credit portfolio with credit risk 3			1,078,019
Commercial credits	<u>435,918</u>	Liability for deferred taxes	0
Business or commercial activities	435,918	Liability for employee benefits	63,504
Total credit portfolio	<u>13,418,727</u>	Deferred credits and advanced collections	20,163
(-) Less:		Total liabilities	<u>11,874,931</u>
Deferred items	(84,027)	Stockholder's equity	
Credit risk prevention estimate	(440,254)	Contributed stockholders equity	
Net credit portfolio	<u>12,894,446</u>	Paid-in capital	242,506
		Inflation adjustment on paid stock	40,674
Other accounts receivable (net)	215,900	Premium in sell of shares	<u>111,961</u>
Assets awarded	77,345		395,141
Advance payments and other assets	49,074	Earned capital	
Equipment subject to operating leases	2,369,101	Capital reserves	122,535
Property, furniture and equipment (net)	41,418	Retained earnings	<u>3,505,350</u>
Assets for rights of use of properties, furniture and equipment (net)	10,593	Retained Earnings	3,443,381
Asset for deferred taxes	39,472	Inflation adjustment retained earnings	61,969
Intangible assets (net)	132	Net income	335,729
Total assets	<u>\$ 16,235,408</u>	Accumulated other comprehensive income	1,722
			3,965,336
		Total stockholders' equity	<u>4,360,477</u>
		Total liabilities and stockholders' equity	<u>\$ 16,235,408</u>
		Memo accounts	
Assets in managements	0		
Non collected earned rents resulting from operating leases	\$ 174,541		
Non collected accrued interests resulting from receivables due and payable.	63,018		
Received collaterals	16,316,305		
Unused credit lines	6,282,572		
Others	4,449,953		

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

Laura G. Hernández Rodas
Director de Finanzas y Administración

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, 2024

(Thousands of Mexican pesos)

Interest Revenue		\$	892,390
Interest expenses			(505,514)
Financial margin			386,876
Credit risk prevention estimate			(60,645)
Credit risk adjusted financial margin			326,231
Collected commissions and fees	96,638		
Paid in commissions and fees	(21,238)		
Financial intermediation	9,873		
Net Operating Lease	169,510		
Other operational income/expense	121,007		
Administrative expenses	(222,408)		
			153,382
Profit before income taxes			479,613
Accrued Income Taxes	(143,884)		
Deferred Income Taxes (Net)	0		
			(143,884)
Net income		\$	335,729
Accumulated other comprehensive income			
Remeasurements of employee benefits			(366)
Integral Profit		\$	335,363

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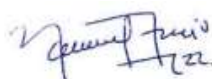
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NAVISTAR FINANCIAL, S.A. DE C.V. SOFOM E.R.
Sociedad Financiera de Objeto Múltiple, Entidad Regulada

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, 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 employe 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						335,729	335,729
Other compressive income items						<u>(366)</u>	<u>(366)</u>
Integral Profit						<u>(366)</u>	<u>335,363</u>
Total	0	0	0	0	(366)	335,729	335,363
Balance as of June 30, 2024	283,180	111,961	122,535	3,505,350	1,722	335,729	4,360,477

"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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AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.

STATEMENT OF CASH FLOWS AS OF JUNE 30, 2024

(Thousands of Mexican pesos)

Net Income	\$ <u>335,729</u>
Depreciation and amortization	248,612
Provisions	139,125
Deferred and accrued income taxes	143,884
Deferred and accrued profit sharing	<u>6,708</u>
Adjustments due to entries that imply no cash flow	874,058
Operating activities:	
Change in credit portafolio (net)	(1,418,906)
Change in other accounts receivable (net)	(103,018)
Change in goods awarded (net)	(667)
Change in other operating assets (net)	(1,811)
Change in equipement for leasing	(231,417)
Change in stock market liabilities	1,923,963
Change in interbanking loans and of other institutions	(97,118)
Change in other operating liabilities	(2,603)
Change in Assets / Liabilities for Employee Benefits	(2,967)
Change in other accounts payable	(465,065)
Change in other provisions	(139,125)
Payment of income taxes	(178,525)
Net cash Flows from operating activities	<u>156,799</u>
Investment activities	
Payments for the acquisition of properties, furniture and equipment	<u>(6,361)</u>
Net cash flow from investment activities	<u>(6,361)</u>
Financial activities	
Interest on lease liabilities	<u>(1,027)</u>
Net cash flow from financial activities	<u>(1,027)</u>
Net cash and equivalents increase or reduction	149,411
Cash and equivalents at the beginning of the period	388,516
Cash and equivalents at the end of the period	<u><u>\$ 537,927</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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