





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.  
INCOME STATEMENT FROM JANUARY 1st TO SEPTEMBER 30, 2024  
(Thousands of Mexican pesos)

Interest Revenue	\$	1,465,210
Interest expenses		(827,541)
<b>Financial margin</b>		<b>637,669</b>
<b>Credit risk prevention estimate</b>		<b>(137,102)</b>
<b>Credit risk adjusted financial margin</b>		<b>500,567</b>
Collected commissions and fees		191,693
Paid in commissions and fees		(32,908)
Financial intermediation		16,989
Net Operating Lease		245,422
Other operational income/expense		170,553
Administrative expenses		(322,274)
<b>Profit before income taxes</b>		<b>770,042</b>
Accrued Income Taxes		(231,093)
Deferred Income Taxes (Net)		0
<b>Net income</b>		<b>(231,093)</b>
<b>Net income</b>	\$	<b>538,949</b>
<b>Accumulated other comprehensive income</b>		<b>(548)</b>
Remeasurements of employee benefits		
<b>Integral Profit</b>	\$	<b>538,401</b>

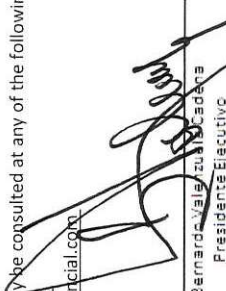
"This income statement was prepared following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking Commission, pursuant to Articles 99, 101 and 102 of the Banking Law", of general and mandatory observance, applied consistently with and reflecting 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."

"This income statement was approved by the board of directors under the responsibility of the undersigned officers."


"This income statement may be consulted at any of the following Internet addresses:"

<http://www.cnbv.gob.mx>

<http://www.navistar-financial.com>

  
Bernardo Valenzuela  
Presidente Ejecutivo

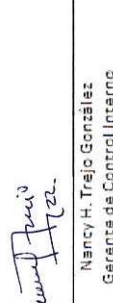
Bernardo Valenzuela  
Presidente Ejecutivo

  
Laura G. Hernández Rodas  
Director de Finanzas y Administración

Laura G. Hernández Rodas  
Director de Finanzas y Administración

  
Jorge Campos Badellá  
Subdirector de Contratación

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Nancy H. Trejo González  
Gerente de Control Interno

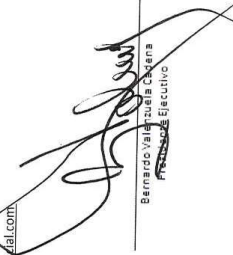
Nancy H. Trejo González  
Gerente de Control Interno

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, 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
Decreased dividends				0		0	0
Total	0	0	0	963,538	0	(963,538)	0
Net Income							
Other comprehensive income items							
Integral Profit					(548)	538,949	538,949
Total	0	0	0	0	(548)	538,949	538,401
Balance as of September 30, 2024	283,180	111,961	122,535	3,505,350	1,540	538,949	4,563,515

"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"

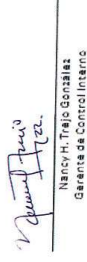
"This statement of stockholders equity was approved by the board of directors under the responsibility of the undersigned officers"

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<http://www.cnbs.gob.mx>  
<http://www.navistar-financial.com>

  
Bernardo Valenzuela Salazar  
Presidente Ejecutivo

  
Laura G. Hernández Rojas  
Directora de Finanzas y Administración

  
Nancy H. Trijón González  
Subdirectora de Contraloría

  
Nancy H. Trijón González  
Gerente de Control Interno

<b>Net Income</b>	\$	<u>538,949</u>
Depreciation and amortization		400,616
Provisions		543,707
Deferred and accrued income taxes		231,093
Deferred and accrued profit sharing		<u>10,182</u>
<b>Adjustments due to entries that imply no cash flow</b>		<b>1,724,547</b>
<b>Operating activities:</b>		
Change in credit portfolio (net)		(8,167,087)
Change in other accounts receivable (net)		(144,429)
Change in goods awarded (net)		19,581
Change in other operating assets (net)		5,802
Change in equipment for leasing		(463,320)
Change in stock market liabilities		2,471,617
Change in interbanking loans and of other institutions		5,171,490
Change in other operating liabilities		(6,646)
Change in Assets / Liabilities for Employee Benefits		2,132
Change in other accounts payable		270,903
Change in other provisions		(543,704)
Payment of income taxes		(281,300)
<b>Net cash flows from operating activities</b>		<u>59,586</u>
<b>Investment activities</b>		
Payments for the acquisition of properties, furniture and equipment		(8,722)
Sale of furniture and equipment		2,317
Payments for the acquisition of intangible assets		0
<b>Net cash flow from investment activities</b>		<u>(6,405)</u>
<b>Financial activities</b>		
Interest on lease liabilities		(1,420)
Decreased dividends		0
<b>Net cash flow from financial activities</b>		<u>(1,420)</u>
<b>Net cash and equivalents increase or reduction</b>		<b>51,761</b>
<b>Cash and equivalents at the beginning of the period</b>		<b>388,516</b>
<b>Cash and equivalents at the end of the period</b>	\$	<u><u>440,277</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

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

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Bernardo Valenciano Cadena  
Presidente Ejecutivo

Laura G. Hernández Rodas  
Directora de Finanzas y Administración

Lupe Campos Bacolla  
Subdirector de Contraloría

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