

Caterpillar Financial Services Corporation

Unaudited Consolidating Summary Financial Information⁽¹⁾

Caterpillar Financial Services Corporation (CFSC) fully and unconditionally guarantees the payment obligations of its indirect, wholly-owned subsidiary, Caterpillar Financial Services Limited (CFSL), under the medium term notes issued by CFSL. Accordingly, the following consolidating summary financial information is presented by CFSL in compliance with the requirements of section 13.4 of National Instrument 51-102 *Continuous Disclosure Obligations*, providing CFSL with applicable exemptions as a credit support issuer. The tables below contain selected summary financial information for (i) CFSC (as credit supporter) (ii) CFSL (as credit support issuer), (iii) CFSC's subsidiaries other than CFSL, on a combined basis, (iv) consolidating adjustments, and (v) CFSC and all of its subsidiaries on a consolidated basis, in each case for the periods indicated. Such summary financial information for CFSC, CFSL, and all other subsidiaries of CFSC is intended to provide investors with meaningful and comparable financial information about CFSC and its subsidiaries. The summary financial information should be read in conjunction with CFSC's unaudited consolidating summary financial information for the year ended December 31, 2024, CFSC's audited comparative annual consolidated financial statements for the year ended December 31, 2024 and CFSC's unaudited comparative interim consolidated financial statements for the quarterly period and nine months ended September 30, 2025.

For the three months ended September 30:

(in millions of US\$)	CFSC ⁽²⁾		CFSL ⁽³⁾⁽⁴⁾		Subsidiaries of CFSC - other than CFSL ⁽³⁾⁽⁵⁾		Consolidation adjustments ⁽⁶⁾		CFSC consolidated	
	(credit supporter)		(credit support issuer)							
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Revenue.....	583	540	79	77	305	309	-41	-38	926	888
Profit (loss) from continuing operations - attributable to owners of the parent.....	134	137	20	15	88	95	-108	-110	134	137
Profit (loss) - attributable to owners of the parent.....	134	137	20	15	88	95	-108	-110	134	137

For the nine months ended September 30:

(in millions of US\$)	CFSC ⁽²⁾		CFSL ⁽³⁾⁽⁴⁾		Subsidiaries of CFSC - other than CFSL ⁽³⁾⁽⁵⁾		Consolidation adjustments ⁽⁶⁾		CFSC consolidated	
	(credit supporter)		(credit support issuer)							
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Revenue.....	1,698	1,555	236	221	866	936	-115	-106	2,685	2,606
Profit (loss) from continuing operations - attributable to owners of the parent.....	401	241	51	41	275	214	-326	-255	401	241
Profit (loss) - attributable to owners of the parent.....	401	241	51	41	275	214	-326	-255	401	241

As of September 30, 2024:

(in millions of US\$)	CFSC ⁽²⁾		CFSL ⁽³⁾⁽⁴⁾		Subsidiaries of CFSC - other than CFSL ⁽³⁾⁽⁵⁾		Consolidation adjustments ⁽⁶⁾		CFSC consolidated	
	(credit supporter)		(credit support issuer)							
	30Sep-25	31-Dec-24	30-Sep-25	31-Dec-24	30Sep-25	31-Dec-24	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
Finance Receivables ⁽⁷⁾	13,192	12,468	2,072	2,025	16,290	14,472	14	-1	31,568	28,964
Total Assets.....	33,440	31,336	2,653	2,655	10,356	8,340	-9,548	-8,247	36,901	34,084
Commercial Paper.....	2,987	2,810	0	0	1,354	1,136	0	0	4,341	3,946
Other Debt.....	24,759	24,494	432	416	1,301	943	0	0	26,492	25,853
All other Liabilities ⁽⁸⁾	2,124	1,142	1,262	1,362	2,656	1,838	-3,544	-2,947	2,498	1,395
Shareholder Equity.....	3,570	2,890	959	877	5,045	4,423	-6,004	-5,300	3,570	2,890

Notes:

- 1 The consolidating summary financial information has been prepared in accordance with United States generally accepted accounting principles.
- 2 This column accounts for investments in all subsidiaries of CFSC, including CFSL, under the equity method.
- 3 This column is derived from the financial information underlying the consolidated financial statements of CFSC.
- 4 CFSL has a functional currency of Canadian dollars.
- 5 This column includes investments in all subsidiaries of CFSC (other than CFSL) on a consolidated basis under the equity method.
- 6 This column includes all necessary amounts to eliminate the intercompany balances between CFSC, CFSL and other subsidiaries of CFSC and other adjustments to arrive at the information for CFSC on a consolidated basis.
- 7 Presented net of allowance for credit losses and excludes notes receivable from Caterpillar Inc.
- 8 Includes intercompany borrowings from Caterpillar Inc.