

Financing that makes a difference

Note to presenter: This deck is comprised of slides from multiple Siemens company presentations. Please edit as needed.

Siemens Financial Services Americas

Siemens

Company overview



Our purpose has guided us
for more than 175 years:

**We create technology
to transform the everyday,
for everyone.**





We create technology that the world needs – in
**industry, infrastructure, mobility,
and healthcare.**

These industries are the backbone of our economies –
and for all of them, digitalization offers tremendous
opportunities to become more competitive, more resilient,
and more sustainable.

With our technologies, we empower our customers to
accelerate their digital and sustainability transformations.
Together we're transforming the everyday, for everyone.

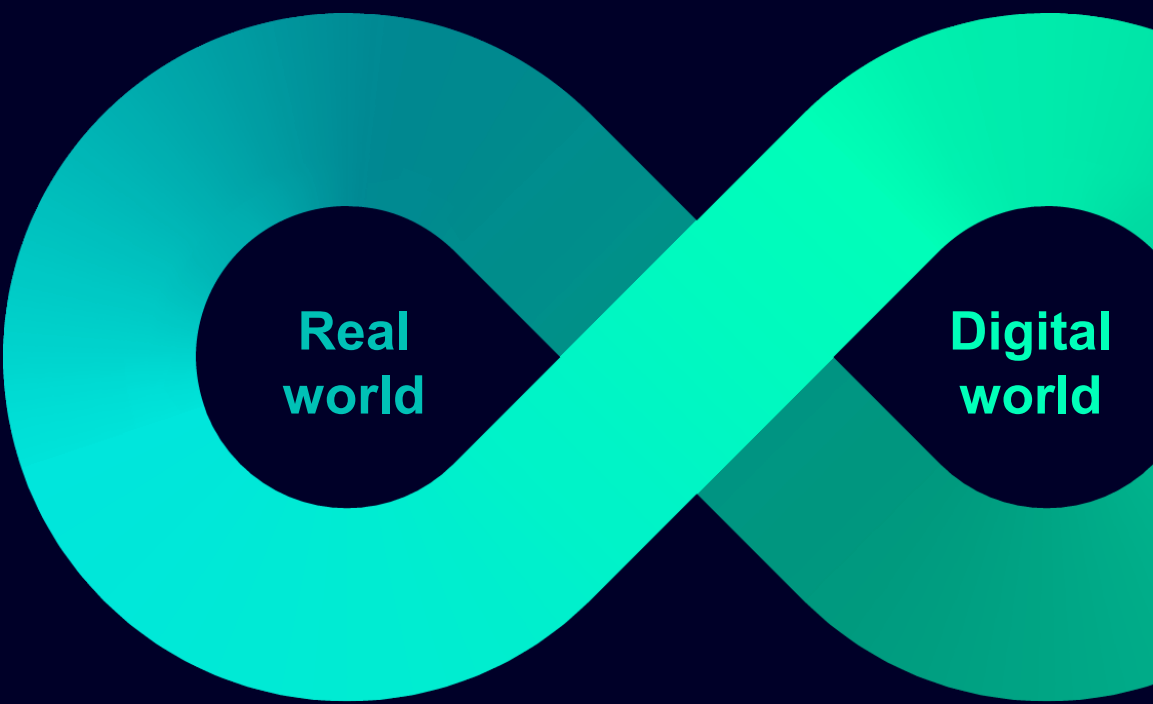
Dr. Roland Busch

President and CEO of Siemens AG



By combining the real and the digital worlds, Siemens empowers customers to accelerate their digital and sustainability transformation

						
Glass Production	Pharmaceutical Industry	Campus	Tire Industry	Mining Industry	Cement	Transportation and Logistics
						
Panel Building	Wind Energy	Pulp and Paper	Life Science	Healthcare	Oil and Gas Industry	Automotive Manufacturing
						
Airports	Electronics Industry	Semi-conductors	Data Centers	Machinery and Plant Production	Food and Beverage	Water and Wastewater Industry
						
Chemical Industry	Municipalities and DSOs	Cranes	Intralogistics	Aerospace	Battery Manufacturing	



A **leading** technology company

Digital transformation has the potential to drive progress and growth and reduce resource consumption in all countries

Industry



Up to **50% material savings** can be realized using digital twins and innovative production technologies such as additive manufacturing.

Infrastructure



Buildings are currently responsible for **39% of global energy related carbon emissions**. Data analytics and automated building management can unlock large saving potentials.

Mobility



Up to **30% higher network capacity** can be achieved through automatic train operation and by optimizing train flows and rail operations.

Businesses and Services of Siemens AG

Industrial Business

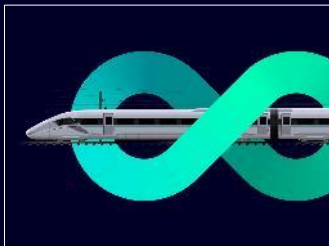
Digital Industries



Smart Infrastructure



Mobility



Siemens Healthineers¹



Siemens Advanta



Services

Siemens Financial Services



Siemens Real Estate



Global Business Services



Foundational Technologies



¹ Publicly listed subsidiary of Siemens; Siemens' share in Siemens Healthineers is 75%

Our digital portfolio and Siemens Xcelerator are growing continuously, delivering outstanding value to Siemens, our customers and partners



€9bn digital revenue with 14% CAGR ¹ over the cycle (FY20 – 24)	Top 10 Siemens is one of the top 10 software companies, #1 in industrial software ²	>€28bn invested in digital companies since 2007 ²	#1 AI in Industrial AI patent families among industry peers ²
>1,800 offerings onboarded to the Siemens Xcelerator Marketplace ³	>710 sellers onboarded to the ecosystem >400 in pipeline ³	>40% contribution from 3 rd -party sellers to the platform, raising industry standards	>100 companies test the Siemens Industrial Copilot with positive feedback

1 “Digital Business” means Siemens vertical specific software and IoT and Digital services from Smart Infrastructure, Digital Industries, Mobility, Siemens Advanta; unconsolidated values | 2 As of September 30, 2025 | 3 Includes offerings by Siemens Xcelerator Marketplace sellers as well as Siemens offerings, as of February 2026

Siemens Xcelerator accelerates the digital and sustainability transformation of our customers

The business platform is Siemens' approach to bring our purpose & strategy to life

Our Purpose

We create technology to transform the everyday, for everyone

Our Strategy

Combining the real and the digital world — powered by Siemens Xcelerator



Siemens Xcelerator

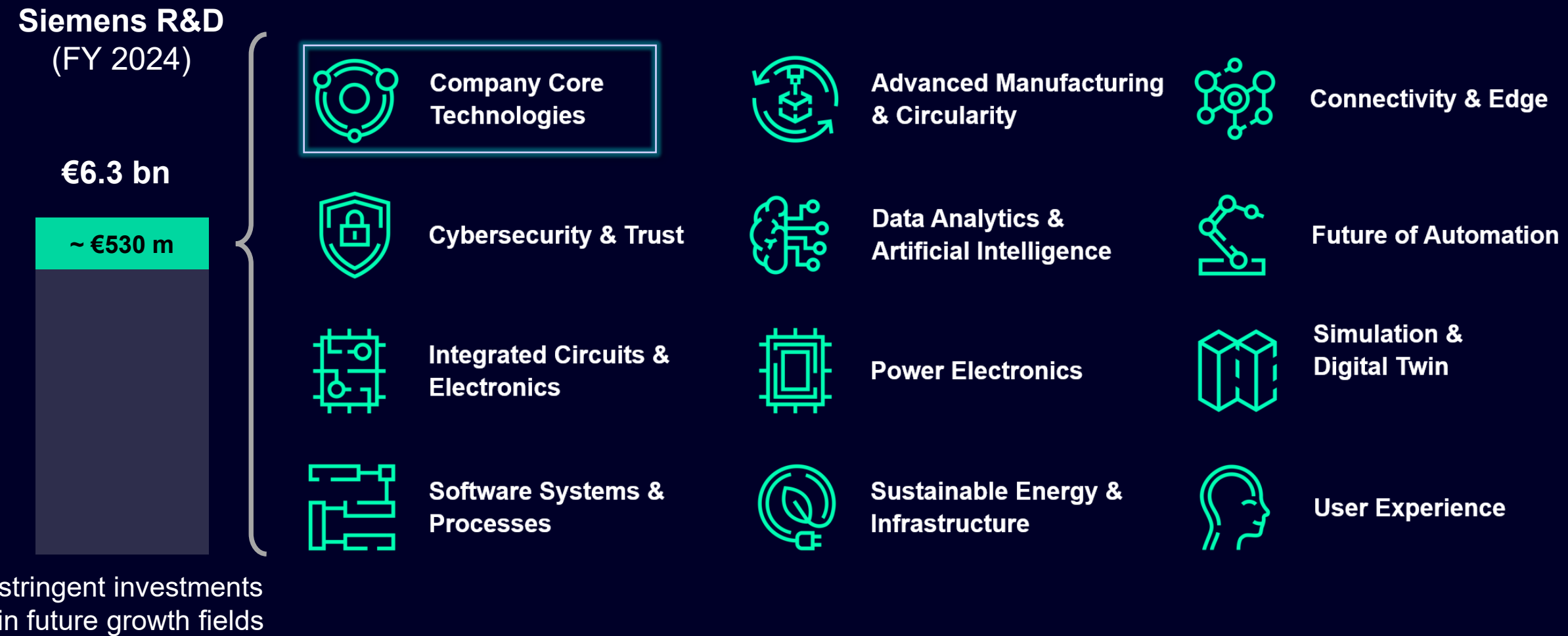
A comprehensive, curated **portfolio** of digital and IoT-enabled offerings from Siemens and qualified partners

A continuously growing, powerful **ecosystem** of sellers and partners for the most holistic offerings landscape in the industry

A growing **marketplace**, a one-stop-shop for digital transformation, where exchanging with a community, learning and buying happens seamlessly

Focus on eleven Company Core Technologies

Strategic R&D across all Siemens businesses



Innovation is the basis for our success

€6.3 bn

R&D expenditures¹

51,600

R&D employees²

5,250

inventions¹

2,900

patent applications¹

Cooperation

with universities, research
institutes, and start-ups

16

Siemens Research and Innovation
Ecosystems (Siemens RIEs)

¹ In FY 2024 | ² On average during FY 2024



By combining the real and the digital worlds

> 90%

of our business enables customers to achieve a positive sustainability impact scaled across three key areas ...

Note: Calculation based on revenue. <10% is excluded as it relates to products that contain SF6-gas or stems from business with sectors like oil and gas, coal mining, or coal power generation.

Decarbonization
& energy efficiency

Resource efficiency
& circularity

People centricity
& society

Scaling sustainability impact

Impact areas

For our customers,
planet and society

Across our own
operations, products
and people

Decarbonization & energy efficiency

We drive decarbonization of products, operations and supply chains via dedicated software and hardware, and by enabling renewables integration, energy efficiency, and electrification.

We reduce emissions in our operations and supply chain by designing low-carbon, energy-efficient products, produced in optimized production facilities using our portfolio.

Resource efficiency & circularity

We improve resource efficiency and empower circularity by equipping industries with technologies, extending asset lifecycles while enhancing performance, availability and utilization.

We decrease our environmental footprint and secure our supply chain by designing for circularity, optimizing resource use, eliminating waste, as well as conserving water and biodiversity.

People centricity & society

We advance societies by transforming and providing access to infrastructure and industries, engaging with local communities and enabling people in our ecosystem to grow, compete and thrive.

We empower our people to build skills for life and promote diverse teams, inclusive workplaces and work-wellbeing to ensure our people and our business remain resilient and relevant in ever-evolving environments.

DEGREE – How we measure our impact

2030 ambitions					
Decarbonization & energy efficiency	Scope 1 and 2 Reduce by 90% and compensate residual emissions Baseline: 691 kt CO ₂ e FY19	Total Scope 3 Reduce by 30% by 2030 and achieve net-zero by 2050 Baseline: 153 Mt CO ₂ e FY19	Customer Avoided Emissions Achieve >1,000 Mt cumulatively Baseline: 264 Mt CO ₂ e FY23		
	Ambition -90% 	Ambition -30% & net-zero 	Ambition >1,000 Mt 		
Ethics & Governance	Siemens Integrity Initiative Fight corruption globally by training 50 k people and implement 30 Collective Action initiatives Baseline: 0% FY24	Cybersecurity Cover 100% of our relevant applications with Siemens Zero Trust Baseline: 16% FY24	EU-Taxonomy Increase our EU Taxonomy revenue alignment rate Baseline: 46% FY24		
	Ambition 100% 	Ambition 100% 	Ambition Rate increase 		
Resource efficiency & circularity	Robust Eco Design Achieve 100% for relevant hardware, software, and service portfolio Baseline: 16% FY21	Waste to landfill Support circularity by pursuing zero waste to landfill Baseline: 0% FY21	Biodiversity Implement a conservation program at 100% of our relevant sites Baseline: 17.7% FY24		
	Ambition 100% 	Ambition 100% 	Ambition 100% 		
People centricity & society Equity Employability	Pay equity Pursue pay equity by reducing the global adjusted pay gap Baseline: 2.5% FY24	Inclusion level Sustain an inclusion level above 80% Baseline: 80% FY24	Work Well-being Score Maintain a Work Well-being Score above 80 Baseline: 84 FY24	Total learning hours Increase our average to 40 hours per person Baseline: 34.2 h FY24	External learning offerings Reach 3 million people in our business ecosystem and society focused on digitalization and sustainability Baseline: 615 k FY24
	Ambition Gap reduction 	Ambition >80% 	Ambition >80 	Ambition 40 h 	Ambition 3 m people 

Compliance

Zero tolerance for misconduct

High rating

in EcoVadis, in the assessment area of Ethics, participating since 2011

US\$120 m

since 2009 to support organizations and projects fighting corruption and fraud

>460,000

specific web-based compliance trainings completed¹

¹ without Siemens Healthineers



Siemens in figures

We empower our customers to become more competitive, resilient, and sustainable

FY 2025

318,000

Employees^{1,2}

€78.9 bn

Revenue

€88.4 bn

Orders

€10.4 bn

Net income³

15.4%

Profit margin
Industrial Business

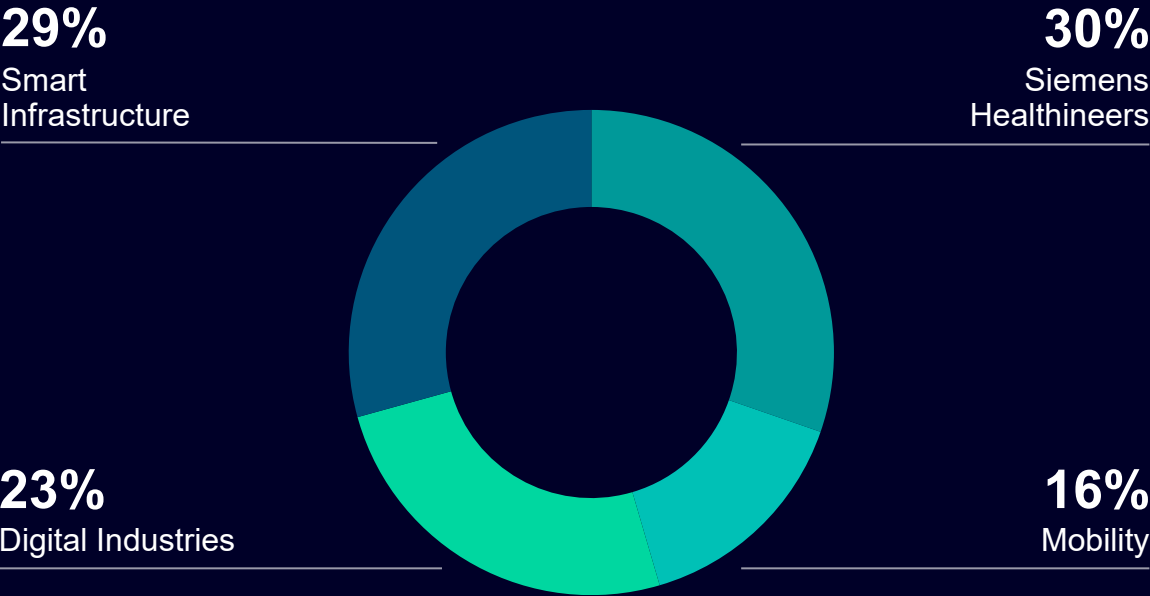
€10.8 bn

Free Cash Flow³

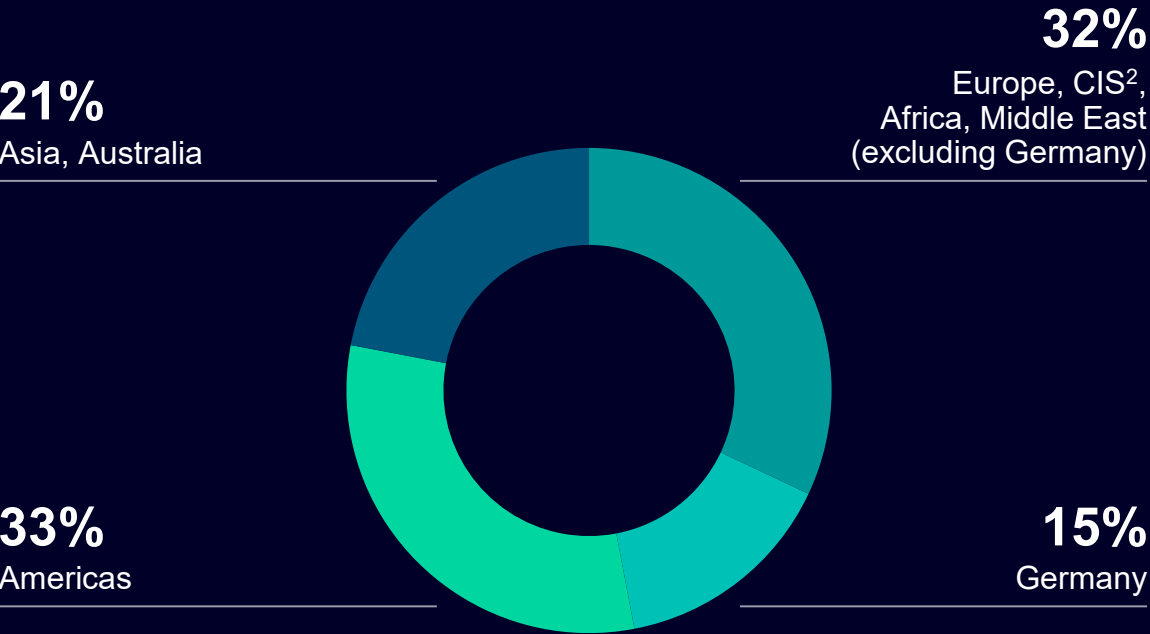
1 As of September 30, 2025 | 2 Continuing operations | 3 Continuing and discontinued operations

FY 2025 in detail

Revenue by industrial business¹



Revenue by region¹



¹ All figures rounded | ² Commonwealth of Independent States
Note: Due to rounding, numbers might not add up to 100%

First quarter of FY 2026 (1/2)

€19.1 bn

Revenue

€21.4 bn

Orders

€2.9 bn

Profit Industrial Business

€2.2 bn

Net income¹

€0.7 bn

Free Cash Flow¹

15.6%

Profit margin
Industrial Business

¹ Continuing and discontinued operations



First quarter of FY 2026

(2/2)

Results of operations

	Industrial Business				Siemens Financial Services
(in millions of €)	Digital Industries	Smart Infrastructure	Mobility	Siemens Healthineers	
Orders	4,848	7,173	2,872	5,845	
Revenue	4,526	5,534	3,174	5,402	
Profit	804	1,054	286	761	135 ¹
Profit margin	17.8%	19.0%	9.0%	14.1%	13.9% ²

1 Earnings before taxes | 2 Return on equity (RoE); after tax

A woman with long dark hair, wearing a white button-down shirt, is pointing her right index finger towards a large digital display. She is looking up at the display with a focused expression. The display shows a bar chart with several bars of varying heights and colors (blue, green, orange). The background is a bright, modern office with large windows looking out onto a cityscape. A man's shoulder and back are visible in the foreground on the right side.

Siemens Financial Services

Financing that makes a difference

Today's biggest global challenges require significant transformation

Climate Change  By 2030, emissions must drop 7.6% per year to keep temperatures from exceeding +1.5°C and 2.7% per year to stay below +2°C (United Nations)	Digitalization  Today, 64% of all companies are still at the beginning of their digital transformation (PWC)	Sustainable transportation  The total passenger demand is projected to increase from roughly 53 trillion kilometers in 2015 to up to 125 trillion in 2050 (McKinsey)	Affordable and accessible healthcare  Today, 3-4 billion people live in places where they do not have sufficient access to healthcare (United Nations)	Urbanization  By 2050, the world population will exceed 9 billion with 68% living in urban areas (United Nations)
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At Siemens Financial Services, we provide financing that makes a difference ...

... to empower our customers to access
future-proof technologies – and enable:



**Industrial
transformation**



**Smart
infrastructure**



**Intelligent
mobility**

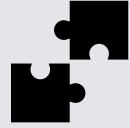


**The future of
healthcare**



**The energy
transition**





... by combining technology
know-how with financing expertise

As the B2B financing arm of a leading technology company, we have a deep understanding of innovative technologies and industry domains matched with strong financing expertise, with which we serve our customers in 60+ markets.

60+
markets

~260,000
customers



... by empowering all of
our ~2,700 experts in
20+ countries

We are committed to diverse teams, equitable opportunities, and inclusive workplaces as key dimensions for our business and the foundation of our success.

We foster an inclusive culture, encourage curiosity and promote lifelong learning through multi-layered educational measures.

We strive for excellence in social responsibility and support the communities in which we live and work.



diverse teams, equitable opportunities, and inclusive workplaces



life-long learning



social responsibility

... by financing new clean technologies,
new business models and sustainable innovation

Smart financing models accelerate access to technology



Decarbonization & energy efficiency

Customized financing to decarbonize energy, industry, and transport



Resource efficiency & circularity

Financing smart manufacturing, buildings, and circular economy models



People centricity & society

Funding access to healthcare, education, food, and clean water



... by making sustainability
a business imperative

We are a renowned provider in
financing greenfield renewable
projects and sustainable
transportation, while enabling
resource-efficient manufacturing
and buildings.

We participate in financing
the installation of

46.4 GW

of wind energy 

22.9 GW

of solar energy 

14.8 GW

of further renewable
energy production 

(incl. battery storage, hydro, geothermal)



... and building on our
proven track record
and innovative
strengths

Over 25 years, we have established ourselves as an international, trusted and reliable financing partner for the private and public sector in key areas such as automation, digitalization and sustainability.

We focus on our expertise, financial risk management and co-creation to develop and explore new business models for our customers and partners.

€622m

**earnings before taxes
(EBT)**

17.0%

RoE (after tax)

€33.1bn

total assets

Fiscal year 2025: October 1 to September 30

At Siemens Financial Services, we provide financing that makes a difference ...

... by having the right financing solution for your needs.

**Project
Finance**

**Equipment &
Technology
Finance**

**Vendor
Finance**

**Working
Capital
Finance**

**Corporate
Lending**

**Equity
Finance**

**Finance
Advisory**

Siemens Financial Services (SFS) Americas

Company overview

Siemens Financial Services Americas Leadership



Pictured from left to right

Doug Maher

Chief Executive Officer (CEO), Siemens Financial Services Americas

Maria Levy

Chief Risk Officer (CRO), Siemens Financial Services Americas

Paul Nagrowski

Chief Financial Officer (CFO), Siemens Financial Services Americas

SFS in the Americas

OUR OFFICES

Atlanta, GA
Bogota, Colombia
Boston, MA
Chicago, IL
Houston, TX
Iselin, NJ
Jacksonville, FL
Malvern, PA
Mexico City, Mexico
New York, NY
Norwalk, CT
São Paulo, Brazil
San Francisco, CA
Toronto, Canada



Siemens Servicios Comerciales (SSC)

SFS' SOFOM (Latin American Entity)

Headquarters:

- Mexico City, Mexico

Board of Directors:

- Eliacid Heredia, Executive Director
- Hanne Casasola, Chief Financial Officer
- Roman Bieletto, Chief Risk Officer

Financing Solutions:

- Corporate loans
- Structured and project financing
- Asset financing



Siemens Servicios Comerciales (SSC) is a financial services company committed to providing capital solutions to industrial and commercial clients in Latin America. As part of the worldwide network of SFS companies, SSC leverages the global expertise of SFS. And as part of the Siemens business network, SSC has technical knowledge and access to extensive experience in a wide range of sectors. SSC combines technology and capital to advance the objectives of its clients and help the growth of the Latin American economy.

[Read more >](#)

Equipment and Technology Finance



Smart financing solutions enable investment in equipment and technology for organizations of any size, in both the public and private sectors.

- ✓ We finance the equipment and technology you need to achieve your business ambitions helping you to optimize cash flow, increase financial flexibility, drive growth, boost profitability and promote sustainability.
- ✓ We provide a wide range of finance products, from tailored leasing arrangements through to usage and outcome-based financing such as XaaS solutions.
- ✓ With global reach, specialist sector knowledge combined with local financing expertise, and digital solutions, we ensure smooth implementation for any financing solution.

[Read more >](#)

Note to presenter

For relevant customer examples, visit the **SFS Success Stories** database:

[SFS Success Stories - SFS Success Stories](#)

Vendor Finance



Sales financing programs designed to add value to your sales, enhance your agility and strengthen your customer value proposition.

- ✓ As a recognized industry-leader for customer service, you can offer your customers fast, dependable finance from a trusted provider with a wealth of experience in the vendor finance arena.
- ✓ Our vendor integrated financing options can help your customers acquire the optimum solution to fit their needs.
- ✓ With SFS, you can rely on specialist financing expertise delivered with the latest online platforms, apps and other digital tools leading to a seamless and integrated service for your customers.
- ✓ Extended Payment Terms support Siemens Channel Partners purchasing Siemens technology with terms of up to 180 days.

[Read more >](#)

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[SFS Success Stories - SFS Success Stories](#)

Working Capital Finance



Our working capital finance solutions are designed to provide flexibility and cost-effectiveness within a stable, long-term partnership.



We offer the right working capital solution for your needs: whether the aim is to improve liquidity, establish lines of credit, optimize the maturity dates of your debt structure, grow your business or consolidate and refinance debt.



Our offering ranges from revolving lines of credit and trade-finance facilities to acquisition financing and extended payment terms (Buy now, Pay later).



Our asset-based lending solutions are designed to help you manage your business's cash flow, giving you greater financial flexibility to provide for ongoing operational needs, organizational growth or business turnaround.

[Read more >](#)

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[SFS Success Stories - SFS Success Stories](#)

Project Finance



A combination of in-depth industry know-how, financing expertise and extensive risk management experience form the basis for our ability to commercialize complex and capital-intensive infrastructure projects worldwide.

- ✓ We understand the critical role properly-structured financing plays in ensuring the success of projects long before construction starts and well into operation.
- ✓ Our debt finance solutions can be tailored to meet individual needs for projects in the public or private sector, anywhere in the world. Our ability to structure, underwrite and hold significant positions sets us apart – and can help enhance competitiveness and leverage growth opportunities.
- ✓ And as a committed equity investor, we understand our role as a project developer, offering common and preferred equity and mezzanine financing to fund long-term projects.

[Read more >](#)

Note to presenter

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[SFS Success Stories - SFS Success Stories](#)

Corporate Lending



Let us finance your company's strategy. We can help you acquire, restructure or grow a business.

- ✓ We arm customers with lending solutions, including acquisitions, expansion capital, refinancing, mergers, recapitalizations and leveraged buyouts.
- ✓ We're proud to offer sustainability-linked loans to help incentivize customers to become greener.
- ✓ Our asset-based lending solutions are designed to help you manage your business's cash flow, giving you greater financial flexibility to provide for ongoing operational needs, organizational growth or business turnaround.

[Read more >](#)

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Equity Finance



Our mission is to accelerate purposeful technology aligned with Siemens core sustainability themes.

- ✓ We support our customers in the fields of battery technologies, smart and digital infrastructure, energy transition and healthcare.
- ✓ As an experienced investor in a variety of industries around the world, we offer a wide range of solutions from growth investments, funds, to project finance, public private partnerships (PPPs) and platform structures.
- ✓ We are a focused technology growth investor, providing capital to accelerate technology innovation and ecosystems to address global challenges. By investing in partnerships that drive innovative business models, we create strong ecosystems that benefit from the technical and financial expertise of multiple companies.

[Read more >](#)

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Finance Advisory



We offer high class financing solutions for all sales-related financing needs.

- ✓ We act as a financial adviser to Siemens businesses and arrange financing solutions for international Siemens customers.
- ✓ We structure, arrange and implement financing solutions and risk-mitigation concepts for your Siemens projects.
- ✓ We are typically engaged in the early stages of project development and ensure that financial and risk-related aspects are taken into consideration from day one.

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[SFS Success Stories - SFS Success Stories](#)

Your SFS contact

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