

■ **ADDITIONAL
DISCLOSURE**

THIS ADDITIONAL DISCLOSURE COMPLEMENTS CNH'S 2024 SUSTAINABILITY AND IFRS REPORTS WITH USEFUL DETAIL ON PRIORITY TOPICS: CLIMATE TRANSITION, DOUBLE-MATERIALITY ASSESSMENT, RISK MANAGEMENT, INFORMATION SECURITY, BUSINESS ETHICS, POLICY ENGAGEMENT, PRODUCT STEWARDSHIP, BIODIVERSITY, AND LABOR PRACTICES.

THIS DISCLOSURE PROVIDES FURTHER DETAILS OF CNH'S SUSTAINABILITY PROGRESS AND OUTLINES POLICY, OVERSIGHT AND MANAGEMENT PRACTICES THAT DEMONSTRATE HOW CNH EXECUTES ITS SUSTAINABILITY STRATEGY AND MANAGES RELATED RISKS.

2___	CLIMATE TRANSITION PLAN
3___	MATERIALITY ASSESSMENT
9___	RISK & CRISIS MANAGEMENT
11___	INFORMATION SECURITY
13___	BUSINESS ETHICS
13___	POLICY INFLUENCE
14___	PRODUCT STEWARDSHIP
17___	RETURN ON ENVIRONMENTAL INVESTMENT
17___	BIODIVERSITY RISK ASSESSMENT
18___	LABOR PRACTICES
18___	DATA COVERAGE

CLIMATE TRANSITION PLAN

At CNH, we are committed to enabling the decarbonization of the agriculture and construction equipment industries through a comprehensive Climate Transition Plan that is consistent with 1.5°C transition pathways and aligned with the Paris Agreement.

As part of our aspirational net-zero goal by 2050, we have defined clear near-term targets, including a 50% absolute reduction in CO₂ emissions, including 100% renewable electricity by 2030 (baseline: 2018). In 2024, we made tangible progress, reducing Scope 1 and 2 emissions by more than 25% year-over-year, with renewable electricity accounting for over 70% of our total consumption. These reductions were driven by targeted investments across 34 global manufacturing sites, including the expansion of rooftop solar installations, purchase of renewable electricity, and enhanced energy-efficiency initiatives.

At the operational level, CNH coordinates energy management centrally and at plant level to minimize fossil fuel use and increase renewable electricity uptake; this approach supports a systematic shift toward a more environmentally friendly product and manufacturing portfolio across subsidiaries and regions.

Beyond operations, CNH's strategy advances lower-carbon, higher-efficiency products and customer solutions—spanning alternative propulsion (e.g., biomethane and electric platforms), precision technologies, automation and autonomy—to enhance productivity while reducing environmental impacts over the

equipment lifecycle. This includes launching full-electric models like the New Holland T4 Electric Power tractor and the CASE 580EV Backhoe Loader, as well as developing biofuel- and hydrogen-compatible powertrains through our alternative propulsion R&D roadmap. Our precision agriculture technology, such as Raven's guidance and input optimization systems, enables farmers to reduce fuel, chemical and water use while increasing productivity. These innovations contribute not only to our customers' profitability but also to their climate resilience.

These priorities are embedded in R&D and product roadmaps and are reinforced by collaborations and investments in sustainable technologies and digital capabilities. More than 25% of our R&D budget is directed toward precision technology and digital solutions. The main actions and relevant investments to reach these solutions are reported in CNH's annual Sustainability and EU IFRS Reports, including details of CapEx and OpEx related to economic activities identified by the EU Taxonomy Regulation.

As part of our net zero goal, we are committed to offsetting all emissions that are unavoidable from 2050 onwards using credibly certified carbon offsets. CNH intends to neutralize residual emissions and/or further mitigate emissions beyond its value chain by purchasing carbon credits and investing in permanent carbon removal.

Governance of our transition strategy sits with the CNH Board of Directors through the Governance and Sustainability Committee, and climate-related KPIs are directly linked to leadership incentive plans. Risk management processes incorporate climate scenario analysis aligned with TCFD, examining physical risks (e.g., flooding, temperature extremes) at critical sites and transition risks across our global value chain. These insights shape business continuity planning and investment priorities.

We are also expanding collaboration across our value chain—requiring key suppliers to begin emissions reporting, launching low-carbon material trials, and partnering with freight providers on efficient logistics routing and fuel switching. Just as importantly, we are investing in workforce readiness, with electric powertrain and digital training delivered across North America, Europe, and emerging markets. Our approach to a just transition aims to ensure that CNH suppliers, dealers, customers, work councils, and employees are supported through change.

Progress of the climate transition plan is communicated through our sustainability disclosures, which align with ISSB IFRS S2, GRI, and CDP frameworks. We have third-party assurance of GHG data and will extend this to additional climate KPIs in future reports. As we continue to integrate climate objectives into every aspect of our business—from design and operations to risk, governance, and engagement—CNH remains focused on delivering real impact for customers, communities, and the planet.

MATERIALITY ASSESSMENT

The materiality analysis is a tool that CNH uses to prioritize sustainability topics and ensure their close alignment with its business decisions. CNH reviews the results of its materiality analysis every year and makes the determination for the need to launch a new materiality assessment. At least every 2 years, CNH conducts a comprehensive new materiality analysis in relation to its business strategy and company priorities.

CNH completed its most recent materiality assessment in 2023, based on the GRI Universal Standards published in 2021 and by following the European Financial Reporting Advisory Group (EFRAG) guidelines on double materiality. The principle of double materiality requires assessing both the impact of CNH's effects on the planet and society, as well as financial consequences that the planet and societies have on CNH's business operations.

CNH's double materiality assessment was carried out in four phases: 1) identification of potentially relevant material issues; 2) assessments of the material issues' impact on society, environment, stakeholders and impacts to the business, including financial impact; 3) stakeholder engagement and analysis; and 4) review and validation of the findings. This process allowed CNH to determine the relevance of sustainability topics for key stakeholders and helped to identify and manage CNH's impacts as they evolve, and as new ones arise.

IMPACT & FINANCIAL MATERIALITY

CNH utilized a range of sources to establish the parameters of the sustainability topics to be used in the double materiality assessment, including CNH's past materiality assessments; Global Reporting Framework (GRI); Sustainability Accounting Standards Board (SASB); and EFRAG thematic topics. CNH identified 20 sub-topics within the categories of the Environment, Social and Governance classifications.

CNH considered the short, medium, and long-term impacts, positive and negative impacts, including unintended and irreversible impacts affecting our financial, organizational, and reputational performance now and in the future.

Impact materiality assessment seeks to understand the characteristics of a sustainability topic if the undertaking is connected to actual or potential significant impacts on people or the environment. This includes impacts directly caused or contributed to by CNH, including the company's upstream and downstream value chain.

Financial materiality assessment seeks to understand the planet and society's potential effect on a business. Topics can be financially material if they trigger financial impacts on the company. These effects can take the form of risks or opportunities related to the enterprise value of the organization and can be expected to occur in any time frame.

STAKEHOLDER ENGAGEMENT

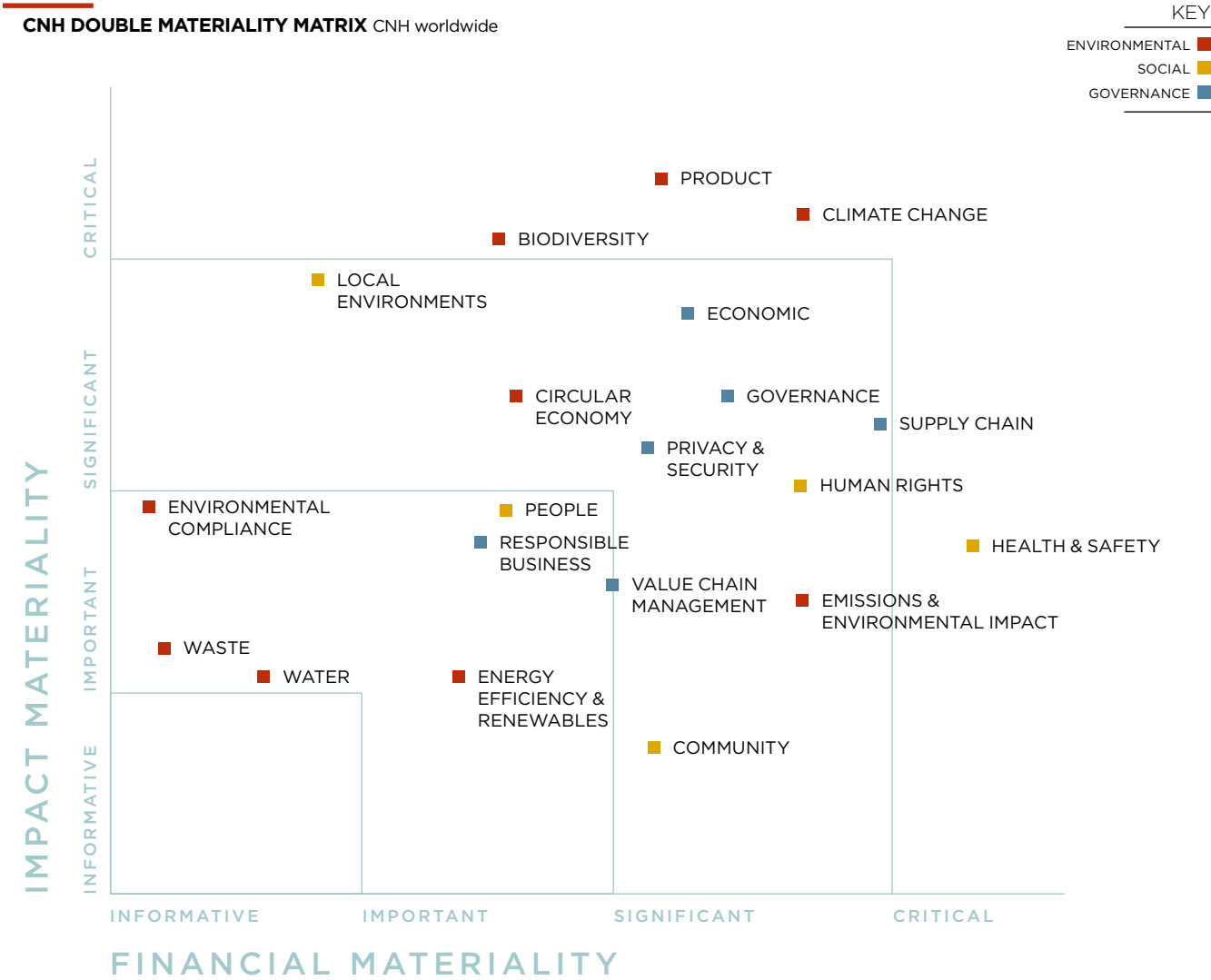
Stakeholders are individuals, groups or organizations that can affect, or are affected by, a company's operation and objectives. It is important for CNH to continually understand its stakeholders to accurately gauge the interests and priorities of its entire stakeholder network. In CNH's double materiality assessment, 740 internal and external stakeholders were engaged through questionnaires and one-on-one interviews. Stakeholders were consulted on the relevance of the sustainability material topics and ranked each topic based on their perceived financial and impact materiality.

DOUBLE MATERIALITY MATRIX RESULTS

The results from the impact materiality assessment and the financial materiality assessment have been combined into a double materiality matrix. This matrix charts the financial materiality of each sustainability sub-topic along the x-axis and impact materiality along the y-axis. Results of the double materiality assessment confirmed the following topics to be of the most importance to CNH:

- CLIMATE CHANGE
- PRODUCTS
- HEALTH & SAFETY

Once the results of the materiality assessment were reviewed and validated, the results were signed off by CNH's ESG Committee of the Board of Directors, verified by a third-party assurance provider, and integrated into the Company's Enterprise Risk Management process.



MATERIAL ISSUE: CLIMATE CHANGE

Why Climate Change is Material to CNH & External Stakeholders

Poor, severe, or unusual weather conditions caused by climate change or other factors, particularly during the planting and early growing season, can significantly affect the productivity, profitability and purchasing decisions of our agricultural equipment customers. The resulting negative impact on farm income can strongly affect demand for our agricultural equipment in any given period.

Alternatively, increasingly difficult conditions in the agricultural sector because of climate change requires producers to make the best use of cultivable land, potentially increasing the need and demand for the most effective and productive agriculture equipment products available. Through the efficiency advancements of automation and precision agriculture equipment, this development could accelerate the sales of CNH's growing business segment that is focused on enhancing the technological benefits of equipment for agricultural producers.

Furthermore, the potentially long-term physical impacts of climate change on our facilities, suppliers, customers, and our operations are highly uncertain and will be driven by the circumstances developing in various geographical regions. These may include long-term changes in temperature and water availability. These potential physical effects may adversely impact the demand for our products and the cost, production, sales and financial performance of our operations.

Business Strategy to Address Climate Change

To address the potential impacts of climate change, CNH has defined a decarbonization strategy, implemented relevant projects, and established associated long-term strategic targets. Climate-related risks and opportunities are embedded within CNH's strategy to ensure resiliency of its business model considering shifting global challenges.

CNH develops its product portfolio to steer the focus of research and development toward sustainable technologies (e.g., electric and biomethane propulsion, digitalization and related intelligent capabilities that include precision farming and smart water management). CNH also takes advantage of the collaboration with strategic business partners, startups, and external expertise in the emerging technology sector.

The developments in precision technology and solutions are designed to allow farmers to increase yield with reduced input costs in the areas of labor, fertilizer, chemicals and water. Further, with shorter planting and harvesting cycles experienced in recent years, we believe that precision agriculture technology will help drive replacement demand for new farm equipment as this technology is designed to improve farm efficiency.

Operationally, CNH promotes a responsible use of resources and a reduction of the environmental impact of production to mitigate climate change. CNH is committed to continuously improving the environmental performance of its production processes, by adopting both conventional and enhanced technologies and by acting responsibly to mitigate their environmental impact.

In 2024, CNH continued to maintain the certification of its plants' environmental management systems as per the ISO 14001 international standard. CNH's overall expenditure on environmental protection was \$25.4 million on waste disposal, emissions treatment, and on prevention and environmental management. An additional \$3.81 million was invested in initiatives to reduce the Company's environmental impact.

CNH's energy management system enables each CNH plant to understand, monitor and reduce energy consumption and the impact of CO₂ generated during manufacturing operations. By the end of 2024, CNH had maintained the certification of 30 plants according to the ISO 50001:2018 standard, representing 100% of CNH's operations energy consumption. CNH has also developed a scenario analysis which led to the identification of the Internal Price of Carbon, an indicator that enables CNH to prioritize energy-saving projects based on their ability to generate the greatest reduction in CO₂ emissions.

Metrics to Measure Progress on Climate Change

CNH has established specific targets linked to the environmental performance of its manufacturing processes and product portfolio.

50%

ABSOLUTE REDUCTION
VS 2018 IN SCOPE 1 AND SCOPE 2
CO₂ EMISSIONS BY 2030

100%

OF TOTAL ELECTRICITY
CONSUMPTION DERIVED FROM
RENEWABLE SOURCES BY 2030

100%

OF WASTE RECOVERED
AT COMPANY PLANTS BY 2030

50%

REDUCTION VS 2018
OF WATER WITHDRAWAL
/HOUR OF PRODUCTION AT COMPANY PLANTS

External Stakeholder Impact Valuation

This topic reflects CNH's environmental responsibility and its contribution to mitigating climate change. It is material to external stakeholders because:

- Delayed action or poor emissions performance can have a **negative impact** on the environment, contributing to extreme weather, rising temperatures, and water stress disrupting communities, infrastructure, and supply chains.
- Effective climate strategies can have a **positive impact** on the environment, reducing emissions and pollutants that improve ecosystems, biodiversity, and public health.

The financial and environmental impact of this topic is assessed through scenario modeling, internal carbon pricing, and emission calculations for CNH's operations. CNH considers the cost of emissions, regulatory compliance burdens, and the potential loss or gain of market share based on product GHG performance.

Reducing GHG emissions from CNH's operations can contribute to improving air quality and to mitigating the impact of climate change on the environment. To measure this impact, we use the social cost of carbon, which is an estimate (in US dollars) of the economic damages that would result from emitting one additional ton of carbon dioxide into the atmosphere. According to the latest update of the Environmental Protection Agency (EPA), the social cost of carbon dioxide in 2024 was estimated at \$208.

OUTPUT METRIC

CO₂ SCOPE 1 & 2 EMISSIONS FROM
CNH OPERATIONS

2024 IMPACT METRIC

\$11,029,824

(Calculated as the difference compared to the previous year in annual CO₂ emissions from CNH operations multiplied by the social cost of carbon).

MATERIAL ISSUE: SUSTAINABLE PRODUCTS

Why Sustainable Products are Material to CNH & External Stakeholders

CNH's success depends on our ability to maintain or increase our market share in existing markets and to expand into new markets through the development of innovative, high-quality products. Achievement of these objectives is dependent on several factors, including our ability to develop sustainable and precision technology solutions that improve the profitability and sustainability of customers.

Failure to develop and offer innovative products could result in reduced revenue and market share. If demand for our products is less than we expect, we may experience excess inventories and be forced to incur additional charges and our profitability will suffer, including lower fixed costs absorption associated with lower production levels at our plants.

Global demand for renewable fuels increased considerably in recent years, driven by consumer preference, government renewable fuel mandates, renewable fuel tax and production incentives. The demand for biofuels has created an associated demand for agriculturally based feedstocks, which are used to produce biofuels.

Our precision technology solutions include both hardware and software components that relate to guidance, connectivity, automation and autonomy. We must be able to successfully acquire and develop and introduce new precision technology

solutions that improve profitability and result in sustainable farming techniques to remain competitive. We expect to make significant investments in research and development expenses, collaborative arrangements and other sources of technology to drive these outcomes. In some cases, such investments may not produce attractive solutions for our customers. We also may have to depend on third parties to supply certain hardware or software components or data services in our precision technology products.

Our dealers' ability to support such solutions also may impact our customers' acceptance and demand of such products. Further, we utilize automation and machine learning and intelligence in some of our products. While the use of these emerging technologies can present significant benefits, it also creates risks and challenges. If we are not able to deliver precision technology solutions with differentiated features and functionality, or these solutions are not effective, customers may not adopt technology solutions, which could have a material adverse effect on the Company's reputation and business.

Business Strategy to Address Sustainable Products

We have a strategic plan covering investments in innovation designed to further develop existing, and create new, product and service offerings responsive to customer needs. CNH's research activities focus primarily on the development of products that can: reduce polluting and CO₂ emissions, use biofuels, adopt electric and hydrogen traction systems, incorporate advanced precision farming functionality and autonomous driving.

In recent years, CNH has developed two key models of methane-powered tractors (T6 and T7) that could also run on methane produced on the farm from animal and food waste. CNH has a controlling stake in Bennamann Ltd ("Bennamann"), a U.K.-based technology company, that has developed a solution to capture fugitive emissions of methane from livestock farm waste and repurpose it into a better-than-zero-carbon biofuel. This approach also impacts the sustainability of farmland management practices by minimizing artificial inputs (e.g., manufactured fertilizer), lowering operational costs and reducing pollutants.

The developments in precision technology and solutions are designed to allow farmers to increase yield with reduced input costs. CNH is committed to advancing technology in agriculture and is investing in integrated solutions and precision technologies across the equipment portfolio. Our technology stack spans digital web and mobile platforms, core technologies such as global navigation satellite system (GNSS) positioning, connectivity and displays, automation covering product control and guidance, and capabilities like autonomy.

CNH also supports customers throughout the entire equipment lifecycle. CNH Reman is a joint venture that has been operational in the USA since 2009, providing remanufactured components to CNH dealers and customers globally. The division offers a full range of original replacement or service parts to cover and extend the entire life cycle of many of its products, accompanied by a broad selection of remanufactured parts. Brands can now offer more products, like-new quality, extended warranties and extended value-chain participation, since remanufactured parts save the customer an average 30% on the purchase price.

Metrics to Measure Progress on Sustainable Products

CNH has established the following goals linked to product recyclability, remanufacturing of spare parts and customer adoption rates of precision technologies.

90%
RECYCLABILITY
OF CNH PRODUCTS BY 2030

15%
OF CNH'S SPARE PARTS'
NET SALES FROM
REMANUFACTURED COMPONENTS BY 2030

External Stakeholder Impact Valuation

This topic is highly relevant to external stakeholders — including customers, investors, regulators, and civil society — because:

- Products that are poorly designed from a sustainability perspective can have a **negative impact** on environmental outcomes, customer satisfaction, and regulatory compliance.
- Innovations that enhance resource efficiency and reduce operating costs have a **positive impact** on customer profitability and support their own sustainability goals.

Product design decisions are evaluated using environmental performance models, cost-benefit analysis, and customer co-design pilots. CNH integrates sustainability scorecards into the early stages of R&D to quantify the expected benefits of new materials, features, or designs. The economic impact is assessed through avoided emissions, lower total cost of ownership for customers, and enhanced resale and remanufacturing potential.

Reducing GHG emissions from CNH's products can contribute to improving air quality and to mitigating the impact of climate change on the environment. To measure this impact, we use the social cost of carbon, which is an estimate (in US dollars) of the economic damages that would result from emitting one additional ton of carbon dioxide into the atmosphere. According to the latest update of the Environmental Protection Agency (EPA), the social cost of carbon dioxide in 2024 was estimated at \$208.

OUTPUT METRIC

CO₂ EMISSIONS FROM THE USE OF
SOLD PRODUCTS BY CNH IN 2024

2024 IMPACT METRIC

\$783,472,786

(Calculated as the difference compared to the previous year in annual CO₂ emissions from the use of sold products multiplied by the social cost of carbon).

RISK & CRISIS MANAGEMENT

BOARD-LEVEL RISK OVERSIGHT

CNH's Board has an independent, non-executive Audit Committee (all members independent) that assists the Board's oversight of risk management and internal control systems, legal and regulatory compliance, and the functioning of internal and external auditors.

The Board also has a role in risk oversight through CNH's ERM process (aligned to COSO and the Dutch Code), including Audit Committee risk workshops and reviews that feed into full Board discussions.

OPERATIONAL RISK MANAGEMENT

First line – operational risk ownership

CNH's ERM is bottom-up, starting at the business unit level with risk surveys completed by business and function leaders worldwide. Management then develops and deploys risk mitigations demonstrating front-line ownership.

In addition, a dedicated Risk Management function, working with EHS and external experts, operates a methodology for identifying, quantifying and treating "pure risks" (e.g., natural hazards), underscoring operational responsibility within the businesses.

Second line – risk management & compliance oversight

CNH maintains executive-level oversight functions beyond the CEO, including a Risk Management Center of Competence and a formal ethics & compliance program (whose implementation and effectiveness are overseen by the Audit Committee).

CNH's Chief Audit Officer and Chief Legal & Compliance Officer both support the Board's processes that include CNH's risk management & compliance oversight, demonstrating two dedicated senior compliance roles.

For cyber risk, CNH's Chief Information Officer and a dedicated Chief Information Security Officer manage a company-wide Cybersecurity Program within the ERM framework, with Audit Committee oversight, highlighting additional second-line control functions.

Third line – independent internal audit

CNH has an Internal Audit function whose performance is reviewed by the Audit Committee; that committee also oversees the functioning of the Company's internal auditors, reflecting an independent assurance layer separate from management.

RISK REVIEW

CNH manages its risk reviews through a COSO-aligned, bottom-up ERM framework that identifies, evaluates and prioritizes risks, escalates them to the Audit Committee and Board for challenge, and feeds back management actions; the framework catalogs 44 enterprise risks across 155 drivers and is reinforced by a Board-adopted Code of Conduct and a compliance program overseen by the Global Compliance & Ethics Committee (GCEC) with quarterly reviews of training, risk assessments and helpline matters.

For risk appetite, CNH manages a medium-high appetite for strategic risks (pursuing long-term targets with cost/benefit discipline), medium-low for operational risks (minimize occurrence and impact), and low for financial and compliance risks.

Risk review—example exposures and mitigations:

Cybersecurity—CNH faces increasing attack sophistication (including AI/ML), with potential impacts on operations, confidential data, product security, litigation/regulatory exposure and costs; mitigations include Audit Committee oversight, regular CIO/CISO reporting, a maintained Incident Response Plan, ongoing monitoring (with third-party support), employee training and a program to assess suppliers' security standards.

Regulatory reporting—EU CSRD—CNH is within scope for ESRS-based, assured sustainability reporting (timing per EU and Dutch implementation), creating compliance and systems risks; mitigations include established functions to monitor emerging policies at local/global levels and incorporation of resulting analyses into group strategy to ensure compliance.

Risk Exposure

CNH runs annual risk workshops at regional, segment, and leadership levels, and delivers quarterly risk reports to the ERM Supervising Committee and the Global Leadership Team at a cadence more frequent than semi-annually. In parallel, the Board's Audit Committee—responsible for risk oversight—met nine times in 2024 and reviewed key risks and controls (including cybersecurity), further confirming regular, intra-year risk exposure reviews. Additionally, cybersecurity risk reporting to the Audit Committee is periodic, with the full Board receiving at least annual briefings from the CIO/CISO.

Risk Management Process Audit

CNH's Audit Committee reviewed the performance of the Company's internal audit function in 2024 and oversees the functioning of the Company's internal auditors, indicating ongoing internal audit activity over risk management and controls.

Deloitte & Touche LLP issued an attestation report on CNH's internal control over financial reporting for 2024, alongside the annual financial statement audit—providing independent external assurance over the company's control environment.

Risk Culture

CNH promotes an effective risk culture through board-level education, enterprise training, risk-based design, and pay incentives. The Audit Committee receives periodic cyber-risk briefings from the CIO/CISO, and the full Board is updated at least annually. Operating leaders also present their top operational and strategic risks directly to the Board, reinforcing director awareness and challenge.

Across the organization, all employees complete Code of Conduct training with targeted refreshers on high-risk topics (e.g., antitrust, fraud, speak-up). CNH also delivers extensive health & safety training each year.

Risk criteria are embedded in strategy and product development: sustainability and climate-related risks inform R&D roadmaps and business planning, while a Risk Management Center of Competence addresses identification, analysis, and loss-prevention treatment. Additionally, CNH's financial incentives include explicit risk metrics: executive and salaried bonuses incorporate ESG KPIs such as CO₂ emissions reduction and accident frequency, aligning compensation with risk outcomes.

I INFORMATION SECURITY POLICY

CNH Information Security Policy establishes a comprehensive framework aligned with ISO 27001 standards to ensure the protection, integrity, and continuous improvement of its information security practices. Specifically, CNH Information Security Policy addresses the following areas:

Continuous Improvement of Information Security Systems

The policy requires regular reviews, audits, and risk assessments of CNH's information security approach. IT systems and controls are continually assessed for effectiveness, and all policies undergo formal review to incorporate new threats, technologies, and regulatory requirements.

Integrity and Protection of Data

Data must be managed in line with CNH's Data Classification and Handling Policy, with requirements for encryption, secure storage, access control, and secure decommissioning. IT systems are designed and managed according to security baselines, patching processes, and monitoring requirements, ensuring data remains protected throughout its lifecycle.

Monitoring and Responding to Security Threats

Detection, prevention, and recovery controls against malware are mandated. IT systems must follow CNH's Logging and Monitoring Policy, and the organization maintains external security contacts and forums to stay aligned with best practices. This ensures threats are actively monitored, identified, and remediated.

Individual Responsibilities Across the Workforce

Responsibilities are defined, allocated, and segregated to avoid conflicts of duty. All employees and contractors must complete annual security training, acknowledge their understanding of the policy, and adhere to individual obligations regarding devices, systems, and data protection.

Third-Party Information Security Requirements

All vendors, suppliers, partners, and connected parties must undergo security risk assessments before engagement. Information security requirements are embedded in project management and third-party relationships to ensure compliance with CNH's standards.

INFORMATION SECURITY MANAGEMENT PROGRAMS

CNH Industrial has established an enterprise-wide Information Security Management Program that integrates business continuity planning, risk and vulnerability analysis, internal and external oversight, incident response, and ongoing employee training. This framework demonstrates the company's commitment to protecting information assets and continuously strengthening its security posture.

INFORMATION-SECURITY-RELATED BUSINESS CONTINUITY PLANS

CNH's Business Continuity / Disaster Recovery (BC/DR) Policy mandates formal programs for Business Continuity and Disaster Recovery; annual BIA and risk assessments; documented BCPs/DRPs; regular testing (walkthroughs/tabletops/functional exercises); and specific requirements to establish, maintain, and periodically validate information-security continuity controls.

INFORMATION SECURITY VULNERABILITY ANALYSIS

CNH's CISO organization monitors and manages, and works to identify and assess, cybersecurity risk through various technologies, resources, processes and policies that are updated to align with the changing threat landscape, our evolving business needs and global regulatory requirements. Our strategy includes risk assessments, risk and threat analysis, utilization of security tools, cybersecurity-related tabletop and phishing exercises designed to simulate cybersecurity incidents, and security awareness and technical security trainings.

CNH's Information Security Policy requires a corporate information-security risk assessment at least annually, risk assessment for all new systems and connected third parties, and continuous assessment of control effectiveness. CNH conducts regular vulnerability analyses that are crucial in ensuring the confidentiality, integrity, and availability of CNH's sensitive information, and in maintaining business continuity, protecting Company reputation, and preventing financial losses. Every effort is made to properly identify, report, prioritize, and remediate vulnerabilities that pose a significant risk to CNH.

INTERNAL AUDITS OF IT / ISMS

CNH's Information Security Policy states that information systems must be regularly reviewed for compliance and that audit activities for operational systems must be planned and approved; the organization's approach to managing information security is to be reviewed independently at planned intervals throughout each year or upon significant change.

INDEPENDENT EXTERNAL AUDIT OF IT / ISMS (NAMES/STANDARDS)

CNH has implemented dedicated controls and protection measures that are constantly monitored. Moreover, in line with SOX compliance requirements, the security controls related to CNH's IT infrastructure and information security management system are also audited and certified annually by an external auditor.

CNH leverages internal/external tooling, such as Bitsight, to ensure that third parties assess CNH's standards and possible vulnerabilities in accordance with industry best practice.

ESCALATION PROCESS FOR EMPLOYEES TO REPORT INCIDENTS/ VULNERABILITIES/ SUSPICIOUS ACTIVITY

CNH's Incident Management Policy requires that all employees be trained on how to report incidents; mandates reporting of suspicious activity, events, and weaknesses; and calls for a highly visible, accessible reporting portal. CNH's Acceptable Use Policy also requires users to report suspicious or unauthorized system activities to management.

INFORMATION SECURITY AWARENESS TRAINING

CNH's Information Security Policy requires security training for all employees and contractors, refreshed annually, with tracked completion and annual policy acknowledgement; malware protection topics must be included in awareness and training. CNH's security awareness training includes cybersecurity-related tabletop and phishing exercises designed to simulate cybersecurity incidents.

BUSINESS ETHICS

REPORTING ON BREACHES

In 2024, CNH investigated and closed 324 matters submitted through the Compliance Helpline or other available corporate reporting channels; 55% were submitted anonymously.

69% of investigated and closed reports were classified within the Workplace Respect/Employment Concerns category. This addresses how we treat others in the workplace and employment relations, including allegations of unprofessional behavior and employment law violations. Reports categorized under Business Integrity comprised 18% and include allegations of improper business practices, misuse of Company resources and expense report issues. 3% of reports were classified as 'Other' and are related to environmental, health and safety, and accounting and internal control.

In 2024, there were no (zero) reported breaches on money laundering or insider trading, corruption or bribery, or customer privacy data submitted through the Compliance Helpline. 135 allegations investigated and closed in 2024 were substantiated or partially substantiated as breaches of the Code of Conduct or of Company policies. 12 cases for discrimination or harassment and 6 cases of conflicts of interest were substantiated as breaches of the Code of Conduct or of Company policies.

POLICY INFLUENCE

CNH's Global Leadership Team has ultimate responsibility for institutional and public-policy relations, while regional teams execute day-to-day monitoring, advocacy and stakeholder engagement.

CNH's public-policy conduct sits within CNH's compliance & ethics program, overseen by the Global Compliance & Ethics Committee that includes the CEO, CFO, Chief Legal & Compliance Officer, Head of Internal Audit and Head of HR, meeting at least quarterly.

Under CNH's Code of Conduct, engagement must be transparent and lawful. CNH has specific U.S. policies covering lobbying activities and PAC/political contributions, and it is registered in the EU Transparency Register.

To anticipate and address misalignments between CNH's climate change policy positions and those of the trade associations we are members of, including alignment with the Paris Climate Agreement, we continuously monitor the policy positions of trade associations and their alignment with corporate goals.

Further, we conduct an annual review of all trade association memberships to determine any significant misalignment and the potential impact on stakeholders. We also engage directly with our trade associations and their leaderships to discuss ongoing alignment between respective policies and positions. If misalignments exist and are too great to reconcile, we consider options such as public dissent, reducing involvement, or withdrawal from the association.

In 2024, we made no contributions to political parties and did not conduct any climate-related direct lobbying activities. Any political affiliation or financial contribution by an employee is a personal matter and completely voluntary, including contributions made through a Political Action Committee (PAC). In the USA, we provide administrative support to the CNH Excellence in Government Fund, a PAC that collects voluntary, personal contributions from staff. Information relating to these contributions is available on the US Federal Election Commission website.

| PRODUCT STEWARDSHIP

PRECAUTIONARY PRINCIPLE

In accordance with our Environmental Policy and aligned with the Company's approach to product circularity, we believe that using resources efficiently and reducing environmental impacts are crucial strategies in creating added value for both CNH and the communities in which we operate. To this end, to anticipate potential risks that could impact the environment and human health, we apply a precautionary principle approach when designing our products, managing our manufacturing processes and defining logistics flows.

The product development process identifies, within its various phases, appropriate deliverables designed to anticipate future environmental regulations on product use, favoring the use of recycled materials and excluding the use of monitored hazardous substances. Furthermore, innovation projects carried out in partnership with leading universities across the world give us privileged access to the latest scientific developments regarding products.

Through a consolidated environmental management system and the implementation of the CNH Business System, we evaluate the magnitude and importance of all the impacts of our manufacturing processes. Moreover, the Company governs its processes and manages its environmental and social aspects systematically, aiming at continuous improvement. Many voluntary initiatives are carried out within plants to mitigate the environmental impact of manufacturing processes.

To further reduce the environmental impact of our logistics processes, we carefully consider appropriate solutions, such as type of transport, intermodality, long-haul transport and packaging design.

All of the above reflect our strong commitment to reducing our environmental footprint, using a life-cycle approach that involves all impact factors: from the selection and use of raw materials and natural resources, and their processing and delivery, to the management of product end-of-life, component remanufacturing and product disposal.

LIFE CYCLE ASSESSMENTS

CNH's product Life Cycle Assessments (LCAs) operate as ISO-aligned risk assessments for potential impacts on human health and the environment by mapping impacts across raw materials, manufacturing, logistics, use, and end-of-life, then pinpointing "hot spots" to target design, sourcing, operational, and end-of-life controls.

LCAs are prepared under ISO 14040/14044 and include end-of-life modeling per ISO 16714, with documented data-quality and representative criteria, giving a robust basis that CNH can extend beyond climate to additional impact categories. LCAs also document material composition and recyclability/recoverability, supporting circularity and end-of-life risk reduction.

The four completed studies—the T6.180 Diesel Tractor, T6.180 Methane Tractor, CR9.90 Combine (which also evaluates human-toxicity indicators), and 321F Compact Wheel Loader—span agriculture and construction and both combustion and alternative fuel platforms, providing indicative coverage for CNH's broader portfolio and a repeatable method to scale. These assessments integrate with certified management systems, supplier due diligence, and investment tools (e.g., internal carbon pricing and climate-risk analysis), so LCA insights translate into prioritized mitigations and measurable performance over time.

Hazardous Substance

Our commitment to optimizing waste management is company-wide and we seek solutions that promote waste recovery and minimize our contribution to landfill. The methods adopted to improve our waste management — in order of preference — are waste recovery, waste-to-energy, and waste treatment. CNH has the following goal for waste management: 97% waste recovered at plants by 2030.

CNH also has a commitment to continuously improve and reduce the hazardous substances in its products and in our operations. We set an annual goal to reduce our hazardous substances from the previous year. In 2024, CNH reduced its total hazardous waste by 1,713 tons and by 20.4% compared to 2023.

RAW MATERIALS PROGRAM

CNH's raw-materials approach is built on responsible sourcing, supplier oversight, and product circularity. The Supplier Code of Conduct and purchasing terms set expectations for environmental and social management systems, human-rights due diligence, and compliance, reinforced by selection screens (PSA), annual sustainability self-assessments covering -99-100% of Tier-1 suppliers, and targeted site audits with corrective action plans where needed.

For minerals with elevated risk, CNH conducts OECD-aligned due diligence: suppliers submit RMI Conflict Minerals Reporting Templates (CMRT) for 3TG, CNH aggregates and validates smelter/refiner data, supports RMAP audits, reports annually, and works to ensure 3TG are sourced from compliant smelters; cobalt due diligence uses the RMI Extended Minerals Reporting Template.

CNH assesses supplier impacts across environment, labor, human rights and society, with issues such as climate, water/biodiversity, training, and codes of conduct specifically reviewed; findings drive action plans.

On materials efficiency, CNH embeds “design for sustainability,” life-cycle assessment and circularity in product development, with targets for 90% product recyclability and 15% of spare-parts net sales from remanufactured components by 2030; remanufacturing reduces virgin-material demand and waste.

Progress and transparency are supported through published Conflict Minerals reports, supplier KPIs, and training made available via the Supplier Portal (414 users in 2024). While CNH maps suppliers by commodity and risk and focuses due diligence on 3TG and cobalt, it has not published a company-wide list of “priority raw materials” or percent-based targets for third-party-verified sustainable or recycled content beyond these areas.

Metal Raw Materials

Metal material	Amount (metric tonnes)
Iron/steel	1,177,000
Aluminum	12,931
Copper	3,045
Nickel	2,279
Lithium	1.25

Plastic Raw Materials

Suppliers (molders) are allowed to recycle limited amounts of processed resin, commonly called regrind material, with virgin resin to produce parts. Use of regrind is permitted with the conditions that there is no change in appearance, applicable required properties, and any special requirements on the drawing are met. Unless otherwise specified on the engineering drawing regrind material shall be limited to a maximum of 15 percent. Regrind shall be free of contaminants, including black particles, other discolored material, floor sweeps, or other foreign materials.

PRODUCT QUALITY

CNH manages product quality and safety across the lifecycle—design, manufacturing, delivery, and after-sales—under a quality management system (QMS) aligned to ISO 9001 and, where applicable, IATF 16949. Our Product Safety & Compliance (PS&C) Policy commits us to products that meet or exceed legal requirements.

PREVENTING DEFECTS BEFORE DELIVERY

Defect prevention is built into engineering and industrialization via APQP, DFMEA/PFMEA, validation testing, control plans, MSA/SPC with capability targets, and error-proofing. Supplier quality uses PPAP, risk-based process audits, containment, and traceability for safety-critical parts. In plants we run layered process audits, end-of-line tests, non-conformance control, and 8D/CAPA with effectiveness checks; stop-ship/stop-build triggers apply at defined risk levels. Customer Quality Audits and Pre-Delivery Inspections provide final filters. Field telemetry, warranty, and dealer data feed the Current Product Management (CPM) team's Product Improvement Program (PIP); every PIP undergoes a Safety Risk Assessment, with voluntary recalls initiated only when warranted.

INTERNAL AUDITS

A risk-based audit plan, performed to ISO 9001:2015 where relevant, tests process effectiveness, conformity, and compliance. Auditors follow ISO 19011 principles. Findings drive time-bound CAPAs verified for effectiveness; trends and systemic issues are reported through Management Review and the Product Safety Committee.

Independent external verification

Manufacturing sites maintain ISO 9001:2015 certification. Audits are performed by accredited third parties on a three-year cycle with annual surveillance; nonconformities are closed within the QMS.

Training

All relevant employees complete induction and annual refreshers on QMS, product safety, complaint handling, and change control. Role-based curricula for engineers, quality, and supplier-quality cover Core Tools. Dealers receive training on PDI, campaign execution, safety communications, and reporting.

EXTERNAL COMPLAINTS

Customers and other stakeholders can submit complaints via dealer/service portals, customer care (phone/email/web), and online forms on brand sites. Cases receive unique IDs, immediate safety triage, SLA-based acknowledgement, severity classification, and routing to CPM/PS&C as needed. Cases are traceable to units/components, with outcomes communicated to customers; learnings inform PIP actions and supplier containment. Where required, reportable events are escalated to authorities and voluntary recalls are publicized and tracked.

Product Recalls

	2021	2022	2023	2024
Number of recalls issued	160	169	207	189
Quantity of products recalled	103,593	117,124	139,344	131,282

END OF LIFE CYCLE RESPONSIBILITY

CNH Reman is a joint venture between CNH and Springfield Remanufacturing Corp. (SRC) that has been operational in the USA since 2009, providing remanufactured components to our dealers and customers. It combines CNH's aftermarket solutions, product expertise and access to equipment and dedicated dealer networks with SRC's remanufacturing operations, capabilities and expertise.

	2021	2022	2023	2024
Percentage of products sold last year that can be reused or recycled	35%	38%	38%	38%
Percentage of products and materials that were reused or recycled relative to total products produced	80.3%	83.0%	83.0%	93.0%
Spare parts net sales from remanufactured components CNH North America (\$ million)	127	159	171	160

RETURN ON ENVIRONMENTAL INVESTMENT

CNH's central Environment, Health and Safety (EHS) team manages environmental issues in line with our Environmental Policy. The team implements improvements at the local level, measures performance against targets, proposes new initiatives and defines environmental policies.

In 2024, CNH spent a total of \$65.8 million in capital investments and operating expenses on environmental projects and programs worldwide.

(\$ million)	2022	2023	2024
Operating Expenses	68.0	72.0	62.0
Capital Investments	4.2	5.3	3.8
Total Expenses	72.2	77.3	65.8

BIODIVERSITY RISK ASSESSMENT

CNH is committed to supporting biodiversity and ecosystems and our primary focus is currently on our own operations. However, over time, it is important we develop expanded initiatives in partnership with key stakeholders, including suppliers and business partners.

CNH conducts biodiversity risk assessments to shape next steps and any action necessary to manage biodiversity in a responsible way.

With the LEAP assessment, CNH identified two main biodiversity related risk types:

- Biodiversity risk
- Water risk

For the identification of priority locations, we adopt a qualitative risk score analysis including the following steps:

1. Identification of relevant sites within our entire value chain.

For CNH locations we included 33 manufacturing sites, 33 offices, 14 depots, and 4 R&D centers.

In upstream activity, we identified 43 companies and 86 sites selected from CNH's top 150 suppliers categorized by the following product commodities: Mechanical (27); Metallic (29); Chemical (17); Electrical (13).

For downstream activity, we identified 20 companies and sites from CNH's top 50 dealers in the EMEA region.

2. Definition of the priority locations

We identify as priority locations those with medium to high level risk scores in regard to the Biodiversity proximity risk and Water risk. Biodiversity proximity risk is defined by the following indicators referenced in the Biodiversity WWF Risk filter:

- Protected Conserved Area
- Key Biodiversity Areas
- Other Important Delineated Areas
- Ecosystem Condition
- Range Rarity

Water Risk is defined by the following indicators (ref. WWF Water Risk tool)

- Water scarcity
- Water quality

As a result of the LEAP assessment, we produced a map of risks, expressed in terms of potential damage to biodiversity. This methodology offers a way to standardize indicators and make consistent comparisons between the risk maps. Where we have applied these methodologies, we have found that biodiversity and ecosystem services were subject to insignificant levels of risk and impact overall. Although no specific improvement measures were required, CNH continues to increase its monitoring to protect biodiversity in its operations and value chain.

LABOR PRACTICES

PAID ANNUAL LEAVE ENTITLEMENTS

Policies on annual leave are posted on the regional and country pages of CNH's intranet and accessible to employees. In select countries, such as Australia, CNH notes in its local policy that it encourages employees to take accrued Annual Leave on a regular basis. Several European countries in which CNH is present (e.g. Italy, Austria and Poland) have introduced systems that use payroll data to ensure employees take the minimum number of paid annual holidays required by local law. If they do not meet this minimum requirement, there are also measures in place to compel them to take the mandatory number of annual paid leaves within a specified period. To encourage employees to take their annual leave, in many countries CNH's HR requires employees to plan their annual leave in advance. This makes it more likely that the minimum number of leaves will be taken.

WORKFORCE BREAKDOWN: NATIONALITY

Employee Nationality Breakdown *		
Nationality	Share in total workforce (as % of total workforce)	Share in all management positions (as % of total management workforce)
Italian	13	16.2
U.S.	9	11
Brazilian	18	21.6
Indian	8	9.6
Belgian	9	10.9
French	4	4.5

*Data coverage is 80% of CNH's employee population at year-end 2024. Nationalities included in the table reflect the countries in which CNH has the largest employee populations.

DATA COVERAGE

Information contained in CNH's 2024 Sustainability Report and Additional Disclosure document for occupational health and safety data relates to 32 fully consolidated plants, accounting for 97% of Company plants, representing approximately 100% of revenues from sales of products manufactured at CNH plants. There are 31 ISO 45001 certified plants, accounting for 94% of CNH plants.

Information on environmental performance (including VOC, water, and waste) and management systems relates to 31 fully consolidated plants, accounting for 94% of Company plants, and representing 99.8% of revenues from sales of products manufactured at CNH plants. There are 31 ISO 14001 certified plants, accounting for 94% of Company plants, representing approximately 99.9% of revenues from sales of products manufactured at CNH plants.

Information on energy performance (including CO₂, NOX, SOX, and dust emissions) and management systems relates to 30 fully consolidated plants, accounting for 91% of Company plants and representing 99.9% of revenues from sales of products manufactured at CNH plants. There are 30 ISO 50001 certified plants, accounting for 91% of Company plants, representing 99.6 % of revenues from sales of products manufactured at CNH plants.