Forward-Looking Statements

Statements in this report not based on historical facts are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 and, accordingly, involve known and unknown risks and uncertainties that are difficult to predict and could cause our actual results, performance, or achievements to differ materially from those discussed. These include statements as to our future expectations, beliefs, plans, strategies, objectives, events, conditions, financial performance, prospects, or future events. In some cases, forward-looking statements can be identified by the use of words such as "may," "could," "expect," "intend," "plan," "seek," "anticipate," "believe," "estimate," "predict," "potential," "outlook," "continue," "likely," "will," "would," and similar words and phrases. Forward-looking statements are necessarily based on estimates and assumptions that, while considered reasonable by us and our management, are inherently uncertain. Accordingly, you should not place undue reliance on forward-looking statements, which speak only at the date they are made, and are not guarantees of future performance. We do not undertake any obligation to publicly update or revise these forward-looking statements. The following factors, in addition to those discussed in our other filings with the U.S. Securities and Exchange Commission ("SEC"), on Form 10-K for the year ended December 31, 2020 and subsequent reports on Form 10-Q, could cause actual results to differ materially from our current expectations expressed in forward-looking statements:

- the duration and effects of the global COVID-19 pandemic, including adverse impacts on our business, personnel, operations, commercial activity, supply chain, the demand for our transportation assets, the value of our assets, our liquidity, and macroeconomic conditions
- exposure to damages, fines, criminal and civil penalties, and reputational harm arising from a negative outcome in litigation, including claims arising from an accident involving our transportation assets
- inability to maintain our transportation assets on lease at satisfactory rates due to oversupply of assets in the market or other changes in supply and demand
- a significant decline in customer demand for our transportation assets or services, including as a result of:
  - weak macroeconomic conditions
  - weak market conditions in our customers' businesses
  - adverse changes in the price of, or demand for, commodities
  - changes in railroad operations, efficiency, pricing and service offerings, including those related to "precision scheduled railroading"
  - changes in supply chains
  - availability of pipelines, trucks, and other alternative modes of transportation
  - changes in conditions affecting the aviation industry, including reduced demand for air travel, geographic exposure and customer concentrations
  - other operational or commercial needs or decisions of our customers
  - customers' desire to buy, rather than lease, our transportation assets
  - higher costs associated with increased assignments of our transportation assets following non-renewal of leases, customer defaults, and compliance maintenance programs or other maintenance initiatives
  - events having an adverse impact on assets, customers, or regions where we have a concentrated investment exposure
- financial and operational risks associated with long-term purchase commitments for transportation assets
- reduced opportunities to generate asset remarketing income
- inability to successfully consummate and manage ongoing acquisition and divestiture activities
- reliance on Rolls-Royce in connection with our aircraft spare engine leasing businesses, and the risks that certain factors that adversely affect Rolls-Royce could have an adverse effect on those businesses
- fluctuations in foreign exchange rates
- failure to successfully negotiate collective bargaining agreements with the unions representing a substantial portion of our employees
- asset impairment charges we may be required to recognize
- deterioration of conditions in the capital markets, reductions in our credit ratings, or increases in our financing costs
- changes in banks' inter-lending rate reporting practices and the phasing out of LIBOR
- competitive factors in our primary markets, including competitors with significantly lower costs of capital
- risks related to our international operations and expansion into new geographic markets, including laws, regulations, tariffs, taxes, treaties or trade barriers affecting our activities in the countries where we do business
- changes in, or failure to comply with, laws, rules and regulations
- inability to obtain cost-effective insurance
- environmental liabilities and remediation costs
- potential obsolescence of our assets
- inadequate allowances to cover credit losses in our portfolio
- operational, functional and regulatory risks associated with severe weather events, climate change and natural disasters
- inability to maintain and secure our information technology infrastructure from cybersecurity threats and related disruption of our business
GATX is in the business of owning and leasing long-lived transportation assets. We are the leading global railcar lessor, leasing railcars in North America, Europe, and Asia. Most of our railcar leases are service-intensive leases under which we provide maintenance, engineering, administrative, and a variety of other value-added services. Our worldwide railcar fleet consists of diverse railcar types that our customers use to ship nearly 600 different commodities.

In addition, we invest in aircraft spare engines with Rolls-Royce plc, a leading manufacturer of commercial aircraft jet engines, in a group of joint ventures called Rolls-Royce and Partners Finance (RRPF) that lease aircraft spare engines. We also invest directly in aircraft spare engines that are managed by RRPF. Furthermore, on Dec. 29, 2020 we acquired the world’s fourth largest tank container leasing fleet, a complementary business to railcar leasing.

Railcar leasing remains our core business, accounting for approximately 99% of our 2020 revenue. Our railcars have long useful lives; thus, we proactively manage our business with a long-term view. In doing so, we strive to operate and grow in a sustainable and socially responsible manner. We are also committed to continually improve both the measurement and the transparency of our environmental, social, and governance (ESG) disclosures and practices. The Governance Committee has primary oversight responsibility for our ongoing and developing ESG efforts.

This is the first year GATX presents metrics specified in the Sustainability Accounting Standards Board (SASB) reporting format. GATX evaluated various SASB industry group standards and considered the SASB framework for the Industrial Machinery & Goods standard to be a relevant one in light of our maintenance service operations within our core railcar leasing business. Since our core business does not encompass manufacturing, we specified when metrics were not applicable to GATX’s business model. Based on GATX’s materiality assessment, this disclosure does not include data from RRPF and marine vessels. The inclusion of information contained in this disclosure should not be construed as a characterization regarding the materiality or financial impact of that information.

For more details on GATX’s environmental and social responsibility strategy and accomplishments and corporate governance guidelines, please visit the Sustainability and Corporate Governance pages on our website (www.gatx.com).
## SASB 2020 Index

<table>
<thead>
<tr>
<th>SASB Topic</th>
<th>Accounting Metric</th>
<th>SASB Code</th>
<th>Unit of Measure</th>
<th>Disclosure/Comments</th>
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<tr>
<td><strong>Energy Management</strong></td>
<td>Total energy consumed(^1)</td>
<td>RT-IG-130a.1</td>
<td>GJ</td>
<td>Rail North America: (305,000)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Rail International: (35,719)</td>
</tr>
<tr>
<td></td>
<td>Percentage of electricity from grid(^1)</td>
<td>RT-IG-130a.1</td>
<td>%</td>
<td>Rail North America: (24)</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td>Rail International: (33)</td>
</tr>
<tr>
<td></td>
<td>Percentage of electricity from renewable sources(^1)</td>
<td>RT-IG-130a.1</td>
<td>%</td>
<td>Rail North America: (19)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Rail International: (96)</td>
</tr>
<tr>
<td><strong>Employee Health &amp; Safety</strong></td>
<td>Total Recordable Injury Rate (TRIR)</td>
<td>RT-IG-320a.1</td>
<td>Rate</td>
<td>Rail North America: (3.50)</td>
</tr>
<tr>
<td></td>
<td>Fatality Rate</td>
<td>RT-IG-320a.1</td>
<td>Rate</td>
<td>Rail International: (2.12)</td>
</tr>
<tr>
<td></td>
<td>Near Miss Frequency Rate (NMFR)(^2)</td>
<td>RT-IG-320a.1</td>
<td>Rate</td>
<td>Rail North America: (0.00)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Rail International: (0.00)</td>
</tr>
<tr>
<td><strong>Fuel Economy &amp; Emissions in Use-phase</strong></td>
<td>Sales-weighted fleet fuel efficiency for medium- and heavy-duty vehicles</td>
<td>RT-IG-410a.1</td>
<td>N/A</td>
<td>GATX leases railcars and is not directly involved in the design or manufacturing of engines for transportation purposes. These accounting metrics are not applicable to GATX.</td>
</tr>
<tr>
<td></td>
<td>Sales-weighted fuel efficiency for non-road equipment</td>
<td>RT-IG-410a.2</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sales-weighted fuel efficiency for stationary generators</td>
<td>RT-IG-410a.3</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sales-weighted emissions of (a) NOx and (b) PM for: (1) marine diesel engines, (2) locomotive diesel engines, and (3) other non-road diesel engines</td>
<td>RT-IG-410a.4</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

\(^1\) Data based on reporting locations

\(^2\) GATX defines a near miss broadly and encourages employees to report in order to build awareness within our employees and help identify potential hazards before they cause an incident

Note: Data reflects 1/1/20 - 12/31/20
## SASB 2020 Index Cont’d

<table>
<thead>
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<th>Accounting Metric</th>
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<th>Unit of Measure</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Remanufacturing, Design &amp; Services</td>
<td>Revenue from remanufacturing products and remanufacturing services</td>
<td>RT-IG-440a.1</td>
<td>%</td>
<td>Although GATX Rail North America (Rail N.A.) and GATX Rail Europe (GRE) both perform maintenance utilizing internally and externally rebuilt/remanufactured components (e.g., valves, side frames, etc.), remanufacturing services does not constitute a source of revenue for GATX. Percentage of rebuilt/remanufactured components is used to reflect our remanufacturing service efforts. 1) Percentage of remanufactured railcar parts spend compared to total spend on parts (Rail N.A. &amp; GRE): 18% 2) Percentage of applicable bogies/casting/valves rebuilt in-house compared to total bogies/castings/valves added to railcars (Rail N.A. &amp; GRE): 57% 3) Percentage of wheel sets rebuilt in-house compared to total wheel sets put on existing railcars (GRE only): 96%</td>
</tr>
<tr>
<td>Materials Sourcing</td>
<td>Description of the management of risks associated with the use of critical materials</td>
<td>RT-IG-440b.1</td>
<td>N/A</td>
<td>GATX leased assets may contain limited quantities of critical materials with current negligible impact to the ongoing supply of these materials.</td>
</tr>
</tbody>
</table>

¹ Rail North America does not rebuild wheel sets
Note: Data reflects 1/1/20 - 12/31/20
### Activity Metric | SASB Code | Unit of Measure | Disclosure/Comments
--- | --- | --- | ---
Number of units produced by product category | RT-IG-000.A | Number | Rail N.A. and Rail International do not manufacture railcars.
Number of employees | RT-IG-000.B | Number | 1,864

*Note: Data reflects 1/1/20 - 12/31/20*