



# TOYOTA FINANCIAL SERVICES

CORPORATE GUIDE



## Hiroyoshi Korosue

President & CEO, TFSC

Group CEO, TFS

Chief Officer, TMC Sales Finance Business Group

As the Toyota Group Sales Finance Company, we provide mobility-related financial services such as loans, leasing, and insurance under our group mission “Provide sound financial services that contribute to a prosperous life for Toyota customers and others”.

The automotive industry is undergoing a once-in-a-century transformation. The environment surrounding our sales finance industry, which provides the financial services that make automobiles accessible to customers, is also undergoing major changes including interest rate hikes in many countries and customers returning to pre-COVID19 behaviors. In these times of change, to provide new value for customers, we will work with speed developing flexible financial services, while also pursuing the possibilities of future mobility, under our group vision “Create value by enabling freedom of movement”.

On the other hand, our core values remain unchanged. We have developed products and services tailored to each country, region, and customer, in strong partnership with our dealers and distributors around the world. We will continue to pursue the goal of providing peace of mind and excellent service for every one of our customers.

We will continue to take on the challenge of providing ever better financial and mobility services, creating new value and contributing to the realization of a sustainable society by delivering “Mobility for All”.

Thank you for your support and partnership.

*The Toyota Financial Services Group is made up of affiliates in more than 40 countries/ locations. Wherever we operate, we conduct business with the highest ethical standards and a fair and sincere attitude. We aim to have a positive impact in the communities in which we operate. Our products and services differ from market to market to meet local conditions and regulatory requirements, but around the world we are focused on delivering quality products that meet our customers' needs.*

**MISSION**

Provide sound financial services that contribute to a prosperous life for Toyota customers and others

**VISION**

Create value by enabling freedom of movement

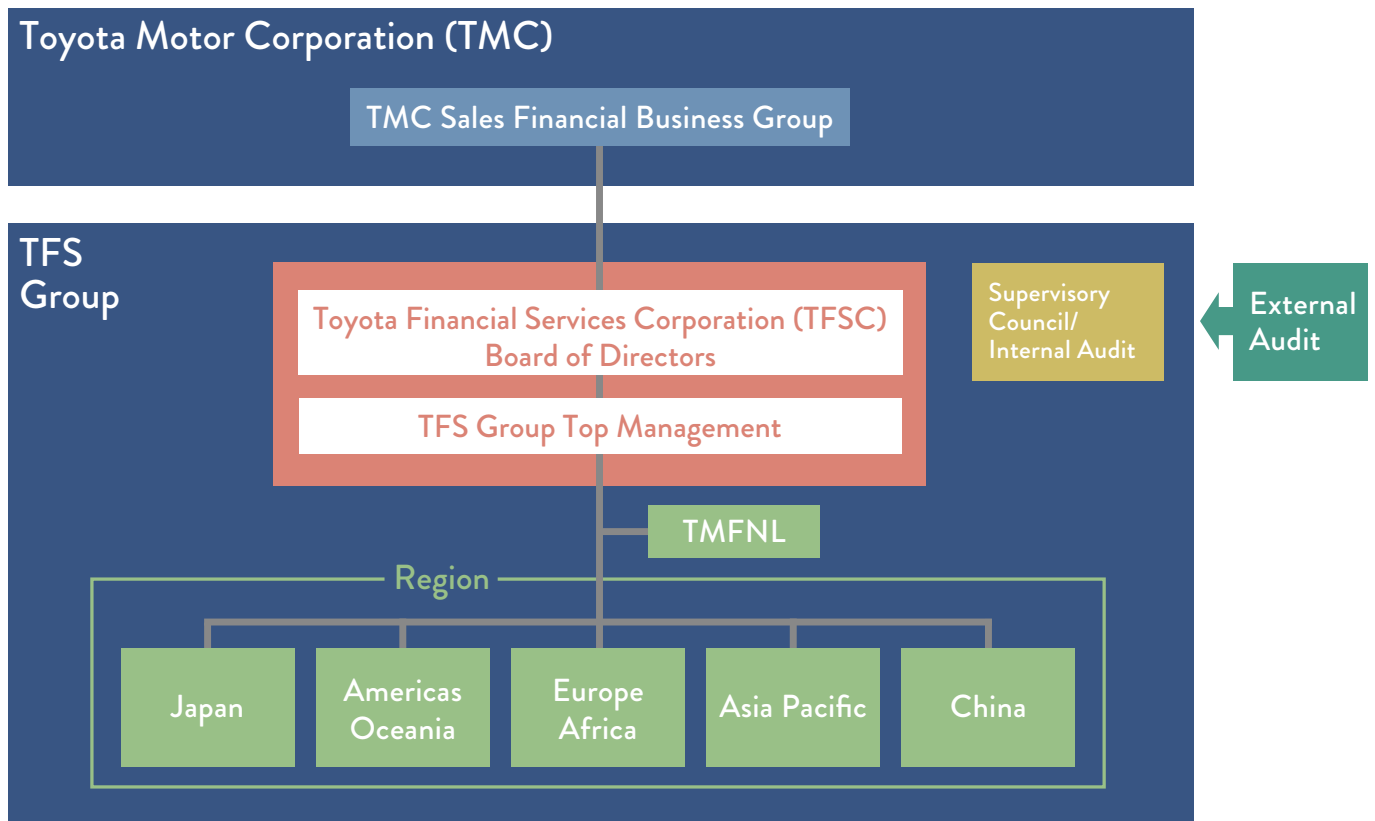
**THE TFS WAY**

Courage Agility Collaboration



# Group Structure

TFS Group offers a comprehensive financial services lineup that caters to customers’ diverse needs while strengthening the core auto sales finance operation. By offering customers sound, high-quality financial products and services, we aim to build customers for life by supporting their life events.



## TFS Group and TMC Sales Finance Business Group

TFS Group, as TMC Sales Finance Business Group, integrates the sales finance business with the auto business to realize rapid decision making and better “visualization” of risks.

## TFSC Board of Directors and Strategic Management Committee

The TFSC Board of Directors is TFS Group’s highest decision-making body. Some members of the board are also members of TMC management.

The Strategic Management Committee is composed of TFS top management and Region CEOs. This committee discusses strategic matters and guidance of the TFS Group.

## Regions

TFS Group operates five regions which are responsible for assessing the market, developing strategy, and supporting our sales finance companies to best meet the various needs of our customers.

# Toyota Financial Services Corporation

<i>Headquarters</i>	<i>Nagoya Lucent Tower 15F 6-1, Ushijima-cho, Nishi-ku, Nagoya, 451-6015 Japan</i>
<i>Share Capital</i>	<i>78.5 billion yen</i>
<i>Shareholder</i>	<i>Toyota Motor Corporation (TMC) (100%)</i>
<i>Established</i>	<i>July 7, 2000</i>
<i>Number of Team Members</i>	<i>149 (As of April 1, 2024)</i>
<i>URL</i>	<i><a href="http://www.tfsc.jp/">http://www.tfsc.jp/</a></i>
<i>Brief History</i>	<i>1982 Toyota Finance Australia Ltd (TFA), (Australia) established Toyota Motor Credit Corporation (TMCC), (USA) established 1988 Toyota Finance Corporation (TFC), (Japan) established 1996 Expanded to 10 countries/locations 2000 Toyota Financial Services Corporation (TFSC) established 2001 Expanded to 20 countries / locations 2005 Expanded to 30 countries / locations 2021 Expanded to 40 countries / locations</i>
<i>Directors</i>	<i>Hiroyoshi Korosue (President&amp;CEO / TMC Chief Officer of Sales Finance Business Group) Shinya Kotera (Senior Executive Vice President) Mark Templin Hao Tien Toshiyuki Nishi Yoichi Miyazaki Koji Kobayashi</i>
<i>Audit &amp; Supervisory Board Members</i>	<i>Shinji Sugimori Katsuyuki Ogura Masahiro Yamamoto</i>
<i>Managing Officers</i>	<i>Toshiaki Kawai Naoki Tokuhisa</i>

*As of July 2024*

# Americas Oceania Region

Spanning three continents and serving over six million customers, the TFS Americas Oceania Region is comprised of sales finance companies that act in an agile way to adapt to unique local market environments in pursuit of our global objective of supporting vehicle sales. Each sales finance company strives to successfully transform our traditional lines of business to enhance efficiencies while growing new areas of business. In every location, our team members endeavor to partner effectively with Toyota, Lexus, and private label clients in order to deliver the best possible experiences to customers and dealers.



**Mark Templin**

President & CEO, TFS Americas Oceania Region

## Markets at a Glance\*

Our 6,232 team members across the region manage \$192 billion USD in assets and are dedicated to serving over 6.4 million customers and 2,811 dealer wholesale accounts. With sales finance companies in Canada, the United States, Mexico, Puerto Rico, Colombia, Brazil, Argentina, Australia and New Zealand, we draw upon our extensive scale and depth of experience to capitalize on unique market opportunities.

\* As of March 31, 2024

## Americas Oceania Region Overview

10 Sales Finance Companies in Americas Oceania Region



-  **Toyota Credit Canada Inc.**  
(TCCI) Markham, Ontario
-  **Toyota Motor Credit Corporation**  
(TMCC) Plano, TX
-  **Toyota Financial Savings Bank**  
(TFSB) Henderson, NV
-  **Toyota Financial Services Mexico**  
(TFSM) Mexico City, Mexico
-  **Toyota Credit de Puerto Rico**  
(TCPR) San Juan, Puerto Rico
-  **Toyota Financial Services Colombia**  
(TFSCO) Bogota, Colombia
-  **Banco Toyota do Brasil**  
(BTB) Sao Paulo, Brazil
-  **Toyota Compañía Financiera de Argentina**  
(TCFA) Buenos Aires, Argentina
-  **Toyota Finance Australia Ltd.**  
(TFA) Sydney, Australia
-  **Toyota Finance New Zealand Ltd.**  
(TFNZ) Auckland, New Zealand



### Contribution to BEV Strategy (USA)

TFS USA continues to contribute to Toyota’s global Beyond Zero vision to reach carbon neutrality by strengthening the portfolio of BEV-related financial products and programs. Taking dealer feedback into account, the company collaborated with Toyota Motor North America (TMNA) to introduce competitive finance programs that utilize government tax credits. The end result was a simplified and enhanced purchasing experience for customers. Additionally, TFS USA introduced a customized certified used vehicle program to support BEV sales at dealerships.



### Way360 (USA)



Way360™ is an umbrella brand of dealer and customer-facing products and services committed to enabling mobility across all modes and channels. Under the brand, TFS USA first launched Wayshield™ Protection Products which offers Vehicle Service Agreements, Guaranteed Auto Protection, Prepaid Maintenance, Tire & Wheel Protection, and Key Replacement. In addition, Waycycle™ Remarketing Solutions, launching in fall of 2024, offers Waycycle Inspection App, a user-friendly app that provides a streamlined lease return inspection process at the dealership, and Waycycle Sales Platform, an e-commerce platform designed to support dealers’ off-lease efforts. As we look ahead to the future, Way360 will help drive new opportunities for TFS as we continue to reinvent the experience for our customers and dealers.

### TFS Insurance Solutions Launch (Mexico)

In May 2024, TFS Mexico launched its new in-house insurance broker under the name TFS Insurance Solutions. TFS Insurance Solutions aims to provide the best possible offerings for clients and dealers of the portfolio’s brands, including Toyota, Lexus, Subaru, and Hino. The broker intends to expand its products and services lineup by offering additional benefits which will appeal to customers. This, in turn, will expand the company’s value chain and revolutionize its traditional business.



### Ezi Car Rental Acquisition (New Zealand)



Toyota Finance New Zealand is continuing to grow its mobility strategy with the acquisition of Ezi Car Rental in 2023. The rental car company is a critical component in developing an integrated, seamless mobility proposition. The expansion aligns with the shift in customer needs from car ownership to car usage and fills a gap in the Toyota customer ecosystem. Car rental will work alongside fleet management, car share and new and used car sales to maximize vehicle lifecycle utilization and capture additional revenues and profits. Ezi Car Rental is one of New Zealand’s largest rental car businesses and has enjoyed a strong supply and funding relationship with Toyota for many years.

# Europe Africa Region

Our Region has achieved another year of record-breaking success, with strong results both in private consumer finance and overall penetration.

These results were achieved thanks to a progressive expansion of our Finance Product Portfolio offer, in line with the VLV strategy. Bringing to market more flexible and innovative products allows us to include more services and higher flexibility (usership products) to match the increasing customer expectations, providing a one-stop shop solution and peace of mind.

Our challenges remain the same as we continue to grow consumer finance for both new and used cars, we expand our portfolio in fleet and LCVs and establish a strong foundation for the BEV transition.

KINTO, as our Mobility brand, supports our growth in the commercial vehicle & FSL business and facilitates the role of a customer centric pillar through its KINTO solutions to support Toyota becoming a true Mobility Company.

Digital Transformation has become an even more important area for the Toyota Group in Europe with projects through which we will provide more coordinated and comprehensive customer support to the customers in our portfolio.

Finally, this year we started our ESG journey, in alignment with TMC and TME, to achieve carbon neutrality by 2050 as a One Toyota Team and taking the responsibility to leave our planet in a better shape for future generations. The future starts today!



**Ivo Ljubica**

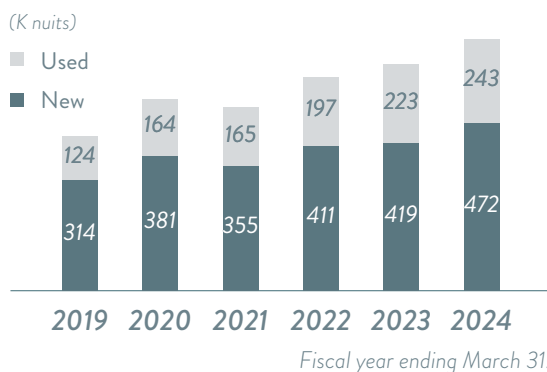
CEO, TFS Europe & Africa Region

## Markets at a Glance \*

2,493 team members across 21 locations in Europe and Africa service over 2,000 Toyota and Lexus retailers for whom TFS provides funding exceeding €3.4 billion. In total, our outstanding customer portfolio numbers exceed 2.09 million live accounts representing an asset size of over €37.2 billion.

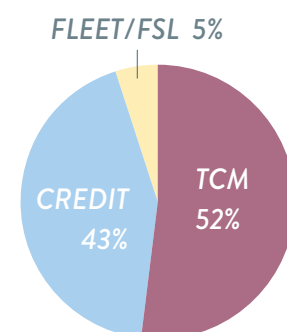
*\*As of March 31, 2024*

## ANOTHER YEAR OF RECORDS



Last fiscal year TFS EAR again achieved several historic records in the traditional Finance & Lease business. The number of new car and used car contract acquisitions continuously increased over the last years and reached more than 715 thousand units in FY24.

TCM (Trade Cycle Management) products, underpinning the new sales distribution strategy in Europe, represented little over 1/2 (52%) of the TFS business followed by Credit (43%) and Fleet/FSL comprising the final 5%. There is a continuing trend of TCM products gaining popularity every year, this includes Toyota EASY.





## SALES & MARKETING

Together with Toyota Motor Europe, we continue with the sales distribution model to activate **Vehicle Lifetime Value (VLV)**. This strategy revolves around maximizing the value of each vehicle throughout its entire lifespan. This includes financial considerations such as providing competitive financing options, as well as enhancing the overall ownership experience through various services.

By ensuring that our customers receive the best possible value from their vehicles, we foster long-term relationships that benefit both the customer and our business.

**Customer Lifetime Value (CLV)** is a complementary strategy that focuses on cultivating strong and lasting relationships with our customers. By understanding their needs and preferences, we can tailor our financial solutions to provide the most value and convenience for everyone. This not only leads to a renewal of business and customer loyalty, but also helps us attract new customers by providing a tailor-made offer.

By launching the **Toyota Financial Services Academy**, we make sure that the frontline organization is constantly trained and aware of the full scope product portfolio and is equipped with proper skills to approach different customer types.

By integrating all three strategies we aim to deliver superior financial solutions that go beyond just the transactional aspects of vehicle financing and bring our company one step further to a Mobility company.



## EAR INNOVATION HUB



The EAR Innovation Hub supports markets across the Region by solving complex problems and driving innovation. We identify and develop scalable ideas, validating them quickly and at low cost in real-life scenarios. Our cross-disciplinary team remains focused on revolutionizing traditional businesses to reduce TFS OPEX of core business.

We follow a structured approach and methodologies in every step of our project to co-create tangible solutions with markets, enabling us to bring to life key

projects such as **Digital Car Inspection** (a self-service-based approach to car inspection, reducing costs and improving customer experience), **Cedolauto** (a car lease-back product, creating a new revenue stream and ensuring customer retention in TCM), and **Digital Floorplan Audit** (a digital solution leveraging geo-location with vehicle's factory-installed telematics to eliminate physical audits, simplifying processes and achieving significant reduction of TFS OPEX).

## DIGITAL

The TFS EAR digital Team has established a strong footprint in EAR by facilitating the customer online journey with finance simulators and contributing to the full online customer purchasing experience. We will continue to place emphasis on a faster route to market and increasing scalability for our digital products.

Moving forward, our goal is to exceed customer expectations when it comes to managing the customer relationship throughout the lifecycle of the car. Jointly with Toyota Motor Europe, we are developing a true omnichannel approach, meaning that the customer has the flexibility to communicate on or offline at any time with all Toyota entities.

We are also embracing new technologies and approaches to anticipate the needs of customers in the coming years, such as AI Technology, future proof IT Architecture, and expanding our online business concepts to Used Car and Multi-brand.

## KINTO Europe GmbH

Pursuing its vision of Mobility for All, KINTO Europe is scaling up its services, targeting corporate as well as private customers. KINTO Europe operates in 15 markets, including 6 affiliates, with a total fleet of more than 215,000 units, mostly originated from KINTO One (our FSL solution).

# Asia Pacific Region

The Asia Pacific Region remains one of the fastest growing, dynamic and most diverse regions within Toyota Financial Services.

TFS forms a strong partnership with each sales finance company to offer a wide and competitive range of financing products and services to our dealers and customers. In order to tap the huge potential in this region, we will leverage our strengths as One Toyota, and take advantage of opportunities in our traditional business as well as our value chain and mobility initiatives through strong collaboration with our customers, dealers and distributors. As the key player in this region, we are prepared to ride the new technological wave and continue to transform our business to succeed in this dynamic region.



**Hao Quoc Tien**

CEO, TFS Asia Pacific Region

Deputy Chief Officer, TMC Sales Finance Business Group

## Markets at a Glance\*

Asia Pacific Region is made up of 9 sales finance companies: Thailand, Malaysia, Philippines, Taiwan, Korea, Indonesia, Vietnam, India and Singapore. Our more than 5,700 team members are dedicated to serving over 2.4 million customers and a distribution network of more than 2,700 dealer outlets with over 340 wholesale accounts. Asia Pacific Region has more than \$20 billion USD in managed assets.

\* As of March 2024

## Asia Pacific Region

9 Sales Finance Companies operating in Asia Pacific Region



-  Toyota Financial Services Korea Co., Ltd. (TFSKR) Seoul, Korea
-  Hotai Finance Corporation (HFC) Taipei, Taiwan  
Hotai Leasing Corporation (HLC) Taipei, Taiwan
-  Toyota Financial Services Philippines Corporation (TFSPH) Makati City, Philippines
-  Toyota Leasing (Thailand) Co., Ltd. (TLT) Bangkok, Thailand
-  Toyota Financial Services India Ltd. (TFSIN) Bangalore, India
-  Toyota Financial Services Vietnam Co., Ltd. (TFSVN) Ho Chi Minh City, Vietnam
-  Toyota Capital Malaysia Sdn. Bhd. (TCAPM) Petaling Jaya, Malaysia
-  Toyota Financial Services Singapore Pte Ltd. (TFSSG) Singapore
-  PT Toyota Astra Financial Services (TAFS) Jakarta, Indonesia



### IMV 0 (Asia Pacific)

In November 2023, Toyota Motor Thailand introduced an addition to their vehicle lineup, the IMV 0. This new pickup truck was developed to enrich lives by addressing a wide spectrum of customer needs such as affordability and customizability, offering new value propositions to enhance the quality of life for both business and private users.

Given that financial services could be critical for such a diverse group of our customers, Toyota Leasing Thailand offers a suite of financial products beyond the traditional automotive loan to provide more affordable and flexible payment schemes. Low down payments and longer finance terms packaged with conversion & accessories allow customers to adopt value chain options without having to worry about the initial payment amount.

To support the IMV 0's regional introduction, Toyota Financial Services will continue to evolve, offering convenient and tailored financial solutions through a customer-centric approach so that suitable financial services are within their reach.



### Insurance (Thailand)

Toyota Insurance Broker (TIB), a subsidiary of Toyota Leasing Thailand (TLT), was established in 2008 as an insurance broker providing general insurance products such as motor & non-motor insurance.

TIB offers a unique insurance solution known as TOYOTA Care Insurance, specifically designed for TOYOTA customers. This insurance guarantees repairs at Toyota Dealerships nationwide, using only Toyota genuine parts. Additionally, TIB provides a Telematics Motor Insurance called Pay How You Drive (PHYD) which calculates the renewal year's discount premium based on the customer's driving behaviour.

TLT has been in the insurance business since 2009 offering life insurance products that complement TIB's offering of motor insurance to bring greater and more comprehensive value to Toyota customers. Toyota Credit Care is a life insurance product designed to protect customers' auto loans. Toyota Health Care supports customers with payments in case of illness or accident that require hospital treatment.

TIB and TLT aim to become comprehensive insurance solutions providers providing personalized services which increase the value proposition for Toyota customers in Thailand.



### E-Contract System (Korea)

The Korean auto finance market has shifted towards digitalization and the increasing demand for online transactions is a clear indicator of this evolution.

In response to the evolving needs of customers and dealers, Toyota Financial Services Korea (TFSKR) developed and launched an E-contract system on November 1, 2023. This web-based platform allows customers to manage finance contracts anytime, anywhere.

As of June 2024, 75% of TFSKR finance contracts have been processed through the E-contract system. This high adoption rate demonstrates how innovative solutions can lead to improved customer satisfaction and increased market competitiveness.



# China Region

China is experiencing rapid development in all sectors and Toyota is working to face the challenge of meeting the diverse needs of customers for both Internal Combustion Engine (ICE) and New Energy Vehicles (NEV).

As the dedicated captive finance arm of Toyota, TFS China is steadfast in its commitment to bolstering Toyota's sales initiatives. We achieve this by crafting and delivering distinctive, value-laden financial solutions tailored to our customers. In parallel, we extend support to our dealers from many different angles.

In our quest to broaden our horizons and seize new opportunities, TFS China has been investing considerable resources and efforts into enhancing our value chain offerings. This strategic expansion encompasses a diverse array of sectors, including Used-Car, Insurance Services, Fleet Management, and other complementary areas. Our endeavors are driven by a relentless pursuit of innovation and excellence, aimed at enriching the customer experience and fostering long-term growth within the automotive ecosystem.



**Xu Lun**  
CEO, TFS China Region

## Enhancing Customer Choice by offering Operating Lease

Our acquisition of the operating lease firm two and a half years ago has expanded with a significant focus on the Toyota brand. In May 2024, we also introduced welfare vehicle services, aligning with our "Mobility for All" initiative.



## Introducing our Unique-Value-Financial Program

A tailored long-term solution (6-8 years) featuring reduced down payments and lower monthly installments, designed to enhance affordability and stimulate vehicle sales.

## Exploring new way of selling BEV through Fleet sales

The TFS China team collaborates with dealers to identify corporate buyers for Toyota BEV and achieved significant growth since 2023.



## Broaden TFS China's customer base by boosting the used car sector

We've strategically partnered with well-known Chinese used car platforms to guide potential clients back to Toyota for their next purchase via our used car business, extending Toyota's value chain.

## Elevating Warranty Services to expand more business possibility

We're enriching our warranty offerings with a range of products and proactively exploring new insurance opportunities to meet diverse customer needs.



# Japan Region

In today's environment, we are seeing the automobile industry entering a period of change, a once in a century transformation. We see rapid progress in mobility towards a connected society, where customer preference is moving from ownership to utilization of vehicles. These changes in customer preference are also driving changes in the financial services industry. We are seeing the need for more diversification in the field of financial and settlement services. The changes occurring in our environment are accelerating due to the emergence of new payment businesses using FinTech. We are further faced with increasing competition from startup companies outside the financial services industry.

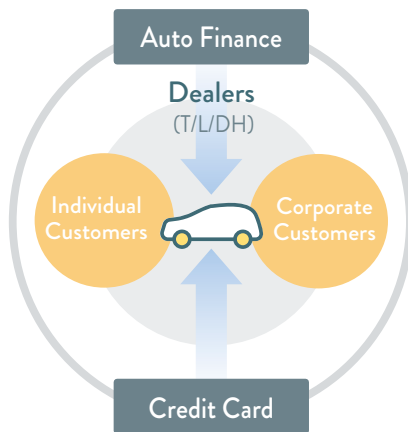
We see these new trends as opportunities and will challenge ourselves to create a financial business model, unique to Toyota, based on the know-hows we cultivated in both sales finance and credit card businesses in the new field of mobility services.

As a member of the Toyota Group, we aim to be a company that exceeds the expectations of our customers and stakeholders and will contribute to society by further increasing corporate value.

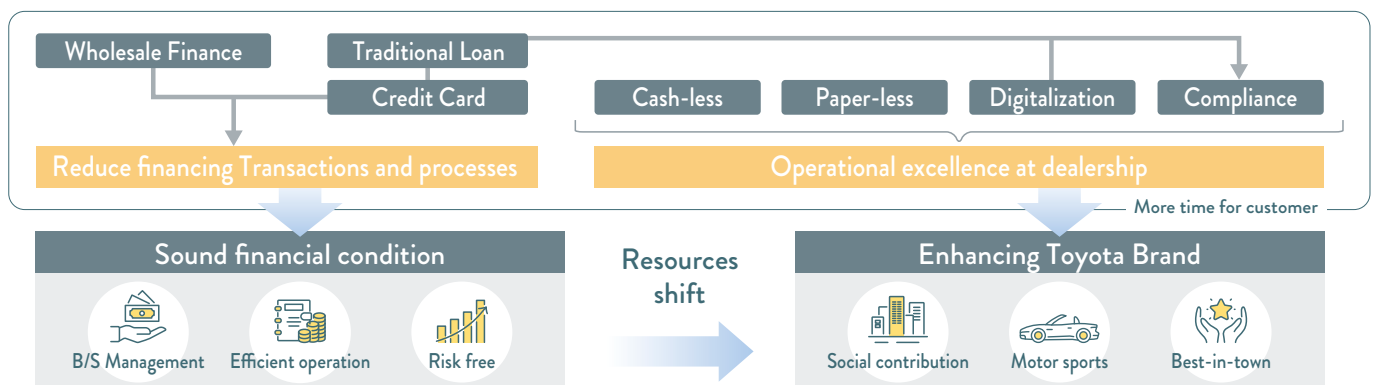
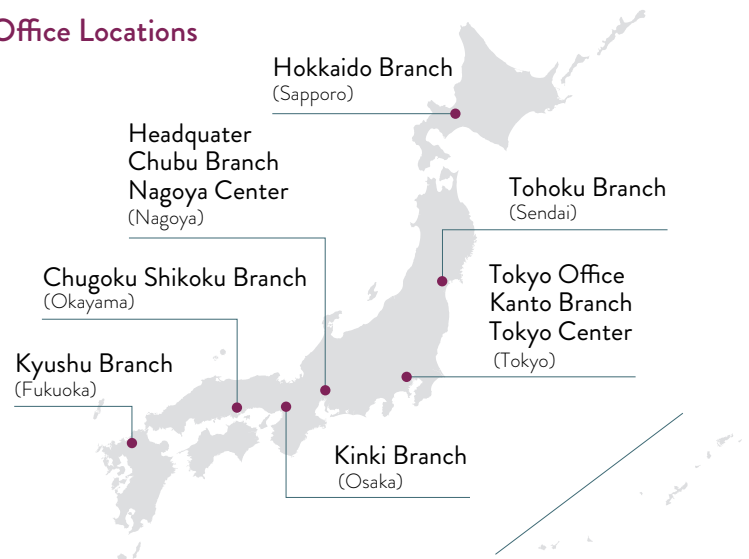


**Toshiyuki Nishi**  
CEO, TFS Japan Region

## TFC Business



## Office Locations



# KINTO Global Operations

## What is KINTO?

In 2018, Toyota made a declaration of transforming from an automotive company to a “Mobility” Company. KINTO is one of the components of Toyota’s transformation – we are an organization facing the challenge of providing people with diverse mobility services.

The name KINTO is inspired by the nimbus cloud, representing an ideal form of mobility – autonomous, emission free, quiet, accident free, and always available when needed. It embodies the idea of a flexible and liberating relationship between our customers and their vehicles, allowing them to move as freely as they wish.

### KINTO Key Numbers

#### Units in operation

(# of vehicles) as of March 2024



## Message From The Head of Global KINTO



Ever since KINTO was established in 2019, we have been striving to be a leading Mobility Platformer who is able to offer our customers diverse services while pursuing the possibility of future mobility.

Facing thousands of drastic changes all over the world, consumers have totally different ideas about vehicles now.

The paradigm shift from “ownership” to “usership” in the vehicle industry is quite remarkable.

As we encounter this change, we have been providing a variety of mobility services to answer to various customer needs.

KINTO will continuously challenge new services as the mobility brand in Toyota group to achieve KINTO brand promises, “Ever Better Mobility for All”.

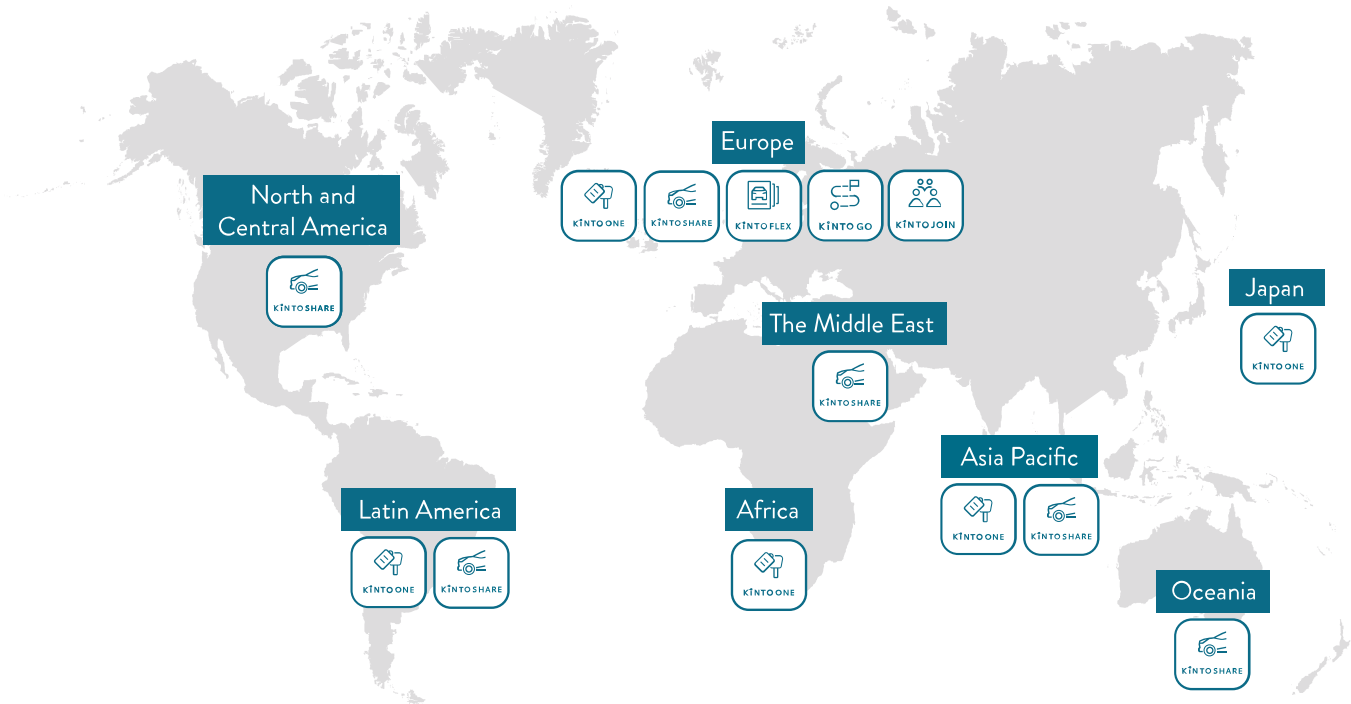
**Shinya Kotera**  
SEVP of TFSC

## Global KINTO Entrance Web site

Please check our website for more details.

<https://www.kinto-mobility.com/>

# Our Products



## KINTO ONE All-inclusive leasing

KINTO ONE gives customers all the benefits of driving a new car, without having to own one. It's a stress-free, full service leasing product, in one fixed transparent monthly fee with terms ranging from 2 to 5 years.



## KINTOFLEX Multi-car subscription

KINTO FLEX is a shorter, more flexible version of KINTO ONE, in which customers can choose leasing terms and swap vehicles depending on their specific needs.



## KINTOSHARE Car sharing

KINTO SHARE gives customers the freedom of an efficient vehicle without the ownership costs. Our seamless car sharing solutions allow a customer to find the ideal vehicle for every occasion, whether it's for an hour or a few weeks.



## KINTOJOIN

### Corporate carpooling

KINTO JOIN revolutionizes the way a company's employees travel to work.



## KINTOGO

### Multimodal transport

KINTO GO is a multimodal app that makes getting around your city simple and effortless.



## KINTORIDE

### Ride-hailing

KINTO RIDE is an on-demand shuttle service with a difference.

# TOYOTA Wallet / my route



## TOYOTA Wallet

TOYOTA Wallet is a digital money App that brings together a range of payment options connected to a broad network of merchants.

- Online application for an auto loan launched Oct 2023. Users can purchase TOYOTA cars with a TOYOTA auto loan and pay with their credit card through TOYOTA Wallet at dealerships in Japan.
- TOYOTA Wallet supports users' car life by providing driving related services such as parking, EV charging, and in-car-payment for remote control/T-Connect services etc.
- It seeks to improve convenience for TOYOTA related services by offering seamless linkage to a registered payment method.
- Membership: 1.3 million (as of July 2024)

## TOYOTA wallet



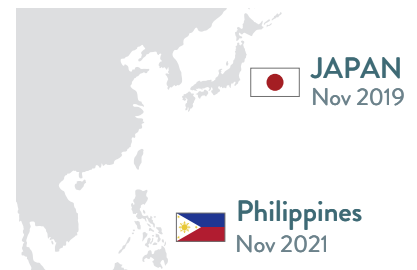
wallet  
**PARKING MAP**



**EV Power Stand**

## Outside of Japan

TOYOTA Wallet successfully released in the Philippines to enrich customers' cashless experience with TOYOTA.



## “my route”

– multimodal mobility service App in Japan

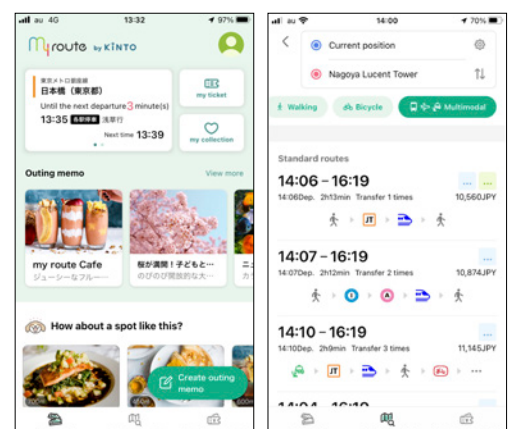
## my route

### Vision

Contribute to “freedom of movement for all” & “making a town always lively” through creating an environment that makes people want to move more

- Users can get outing info, buy digital tickets and search multi-modal routes including public transportation, taxi, carshare, cycle share, etc.
- Currently available in 15 regions of Japan and connects to over 160 service providers including TOYOTA Rent a Car, TOYOTA SHARE and TOYOTA Wallet.
- # of Downloads : 1.0 million (as of July 2024)

“my route” aims to expand customer touch points that traditional Toyota does not cover, and to be a platform to provide mobility services, information services, and lifestyle services for contributing to the Toyota group.





# Toyota Blockchain Lab



## Background

Blockchain technology can help ensure secure data sharing among various parties through features like being highly tamper-resistant and fault-resistant. This technology has the potential to provide more convenient and customized services, improve business efficiency, and create new values in our mobility future.



TOYOTA  
BLOCKCHAIN  
LAB

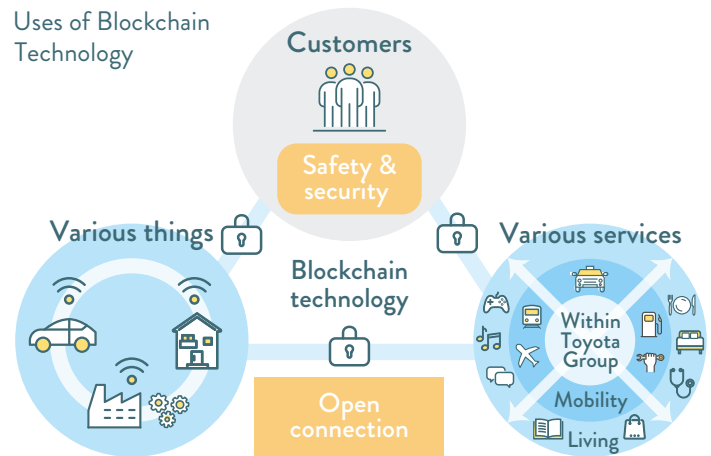
## TBL Activities

Established in April 2019, Toyota Blockchain Lab(TBL) is a virtual organization. It is comprised of 7 companies\*.

As the catalyst for utilizing technology, TBL has been examining plans for promising applications and promoting demonstration trials while accumulating knowledge.

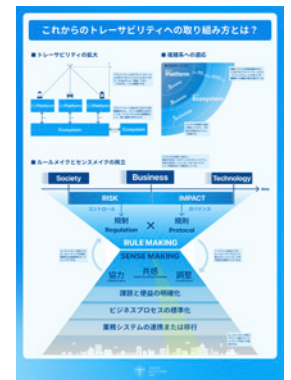
TBL also engages in global collaboration.

\* Toyota Motor Corporation, Toyota Financial Services Corporation, Toyota Finance Corporation, Toyota Systems Corporation, Denso Corporation, Toyota Central R&D Labs., Inc. Daihatsu Motor Corporation, Ltd.



Toyota Blockchain Lab Conference (May 24, 2024)

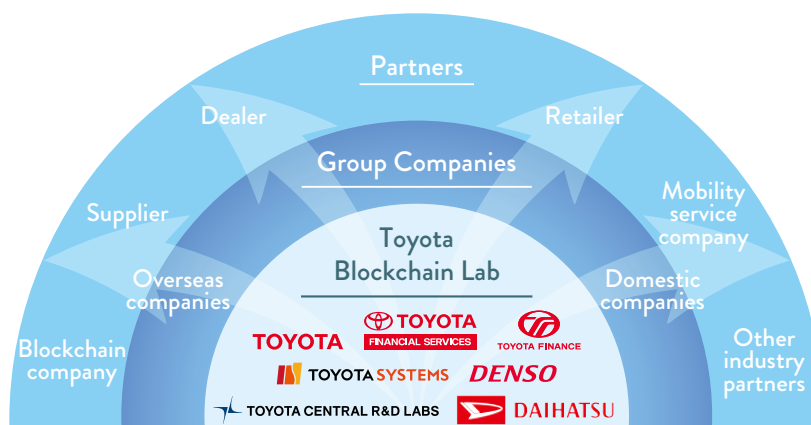
Attendees from various Toyota related companies summarized the past 5 years of Activity while networking and setting a foundation for the future of Toyota Blockchain Lab.



## Future Direction

Expand collaborations with various companies to accelerate initiatives for business implementation.

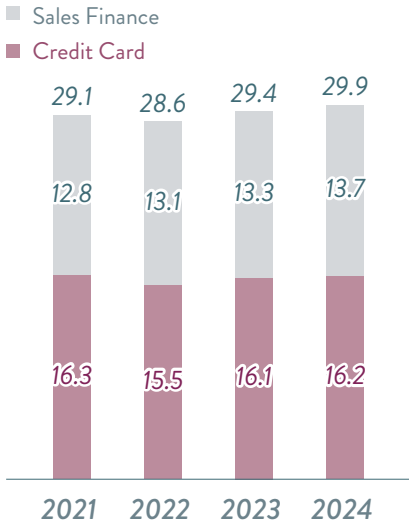
Expansion of Activities



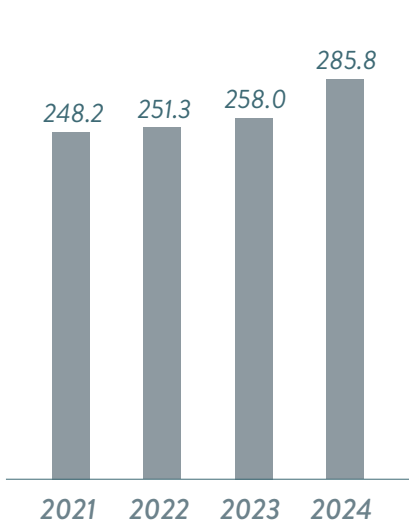
# Financial and Operational Performance

For fiscal year ended March 2024, the TFS Group posted an outstanding performance thanks to the strong support and commitment from all sales finance companies around the globe. TFS continues its focus on strengthening our relationships and sales support with worldwide Toyota and Lexus distributors and dealers to better serve our customers. Serving nearly 30 million customers worldwide, the global TFS network is supported by sales finance companies in 43 countries and locations.

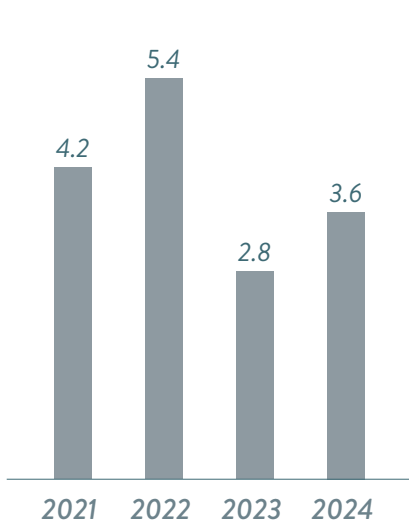
Customer Number of TFS Group  
(Millions)



Total Assets of TFS Group  
(Billions USD)



Operating Income of TFS Group  
(Billions USD)



Fiscal year ending March 31.

TGR TEAM SARD



TOYOTA GAZOO Racing



## Americas Oceania

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### USA

Toyota Motor Credit Corporation (TMCC)  
Toyota Financial Savings Bank (TFSB)

### Puerto Rico

Toyota Credit de Puerto Rico Corporation (TCPR)

### Canada

Toyota Credit Canada Inc. (TCCI)

### Brazil

Banco Toyota do Brasil S.A. (BTB)  
KINTO Brasil Serviços de Mobilidade Ltda. (KINTO Brasil)

### Venezuela

Toyota Services de Venezuela, C.A. (TSV)(No Operative)

### Mexico

Toyota Financial Services Mexico, S.A. de C.V. (TFSMX)

### Argentina

Toyota Compañía Financiera de Argentina S.A. (TCFA)

### Colombia

Toyota Financial Services Colombia S.A.S. (TFSCO)

### Australia

Toyota Finance Australia Ltd. (TFA)

### New Zealand

Toyota Finance New Zealand Ltd. (TFNZ)  
KINTO New Zealand Ltd. (KNZ)

## Asia / Pacific

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### Thailand

Toyota Leasing (Thailand) Co., Ltd. (TLT)

### Malaysia

Toyota Capital Malaysia Sdn. Bhd. (TCAPM)

### Philippines

Toyota Financial Services Philippines Corporation (TFSPH)

### Taiwan

Hotai Finance Corporation (HFC)  
Hotai Leasing Corporation (HLC)

### Korea

Toyota Financial Services Korea Co., Ltd. (TFSKR)

### Indonesia

PT Toyota Astra Financial Services (TAFS)

### Vietnam

Toyota Financial Services Vietnam Co., Ltd. (TFSVN)

### India

Toyota Financial Services India Ltd. (TFSIN)

### Singapore

Toyota Financial Services Singapore Pte. Ltd. (TFSSG)  
KINTO Singapore Pte. Ltd. (KINTO SG)

## Japan

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### Japan

Toyota Finance Corporation (TFC)  
KINTO Corporation (KINTO)

## China

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### China

Toyota Motor Finance (China) Co., Ltd. (TMFCN)  
Toyota Motor Leasing (China) Co., Ltd. (TMLCN)

## Europe / Africa

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### Germany

Toyota Kreditbank GmbH (TKG)  
KINTO Deutschland GmbH (KDE)

### UK

Toyota Financial Services (UK) PLC (TFSUK)  
KINTO UK Ltd. (KINTO UK)

### Finland

Toyota Finance Finland Oy (TFF)

### Italy

Toyota Financial Services Italia S.p.A.(TFSI)  
KINTO Italia SpA (KIT)

### Norway

Toyota Financial Services Norway (TFSN)

### France

Toyota Financial Services France (TFSF)  
KINTO France SAS (KFR)

### Sweden

Toyota Financial Services Sweden (TFSSW)

### Poland

Toyota Bank Polska S.A. (TBP)

### South Africa

Toyota Financial Services (South Africa) Limited.(TFSSA)

### Czech Republic

Toyota Financial Services Czech s.r.o. (TFS CZ)

### Denmark

Toyota Financial Services Danmark A/S (TFS DK)

### Hungary

Toyota Financial Services Hungary Zrt. (TFS H)

### Spain

Toyota Financial Services España (TFSES)  
KINTO España S.L.U (KES)

### Slovakia

Toyota Financial Services Slovakia s.r.o. (TFS SK)

### Russia

AO Toyota Bank (TBR)

### Kazakhstan

Toyota Financial Services Kazakhstan MFO LLP (TFS KZ)

### Portugal

Toyota Financial Services Portugal (TFS PT)  
KINTO Portugal S.A. (KPT)

### Ireland

Toyota Financial Services (Ireland) DAC (TFS IR)

### Austria

Toyota Financial Services Austria (TFS AT)

### Belgium

Toyota Financial Services Belgium S.A / N.V (TFS BE)

### Netherlands

Toyota Louwman Financial Services B.V. (TLFS)  
Toyota Motor Finance (Netherlands) B.V. (TMFNL)

### Senegal

Caetano Renting Senegal (CRS)

