

TOYOTA FINANCIAL SERVICES

CORPORATE GUIDE



Hiroyoshi Korosue

Representative Director, President & CEO, TFSC

Group CEO, TFS

Chief Officer, TMC Sales Finance Business Group


As the Sales Finance Company of the Toyota Group, 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”.

Today, we find ourselves in a time of significant change, driven by the pursuit of carbon neutrality and increasing global uncertainties. The environment surrounding mobility is evolving rapidly, particularly shaped by technological advancements. Automobiles are no longer just a means of transportation — they are becoming an essential part of daily life, contributing to society through safe and reliable mobility. We aim to deliver innovative services alongside our valued customers, bridging production and sales through digital touchpoints.

At the same time, 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.

Under our group vision “Create value by enabling freedom of movement”, 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.

Corporate philosophy

MISSION

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

VISION

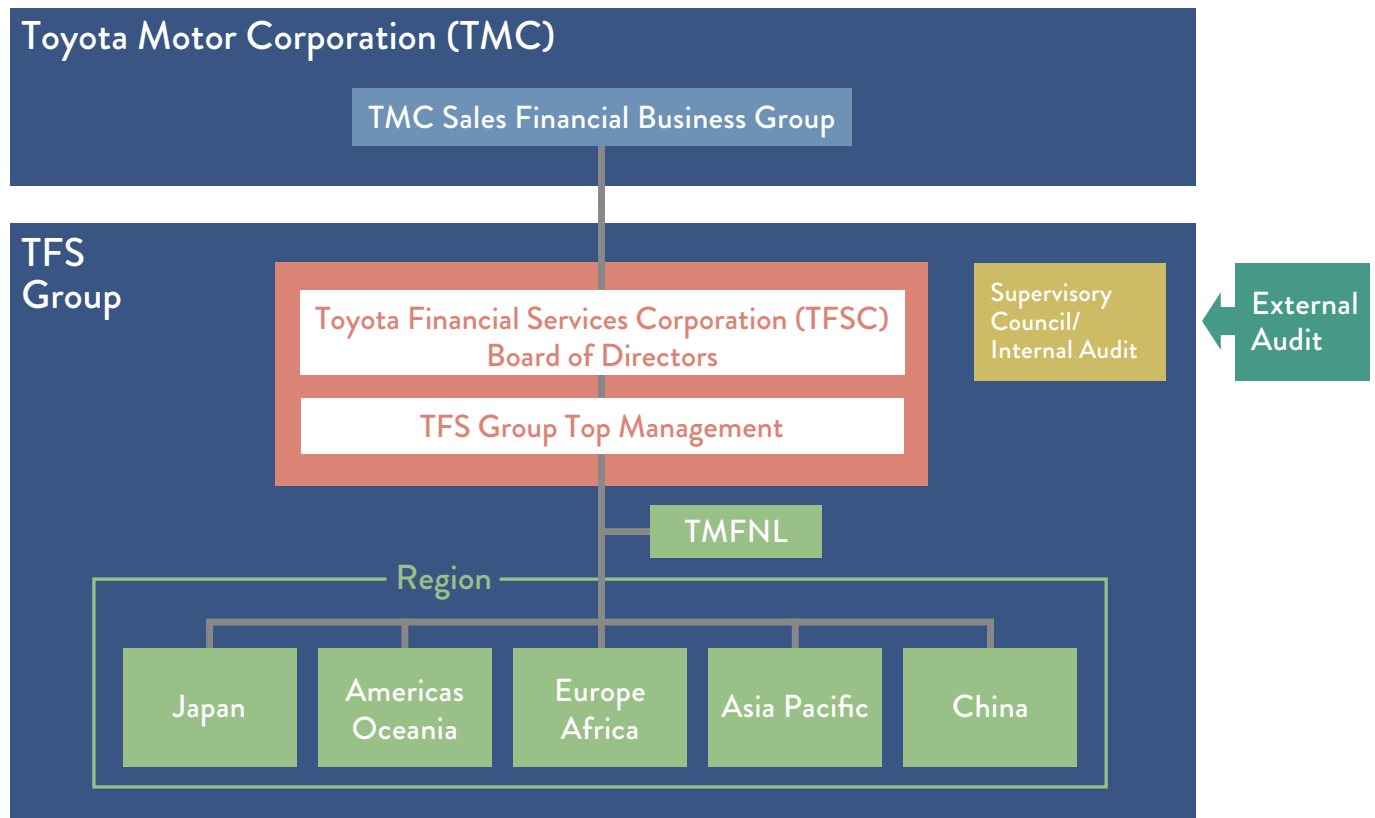
Create value by enabling freedom of movement

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>	Nagoya Lucent Tower 15F 6-1, Ushijima-cho, Nishi-ku, Nagoya, 451-6015 Japan	
<i>Share Capital</i>	78.5 billion yen	
<i>Shareholder</i>	Toyota Motor Corporation (TMC) (100%)	
<i>Established</i>	July 7, 2000	
<i>Number of Team Members</i>	151 (As of April 1, 2025)	
<i>URL</i>	https://www.tfsc.jp/	
<i>Brief History</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>Member of the Board of Directors</i>	<i>Representative Director</i>	Hiroyoshi Korosue (President&CEO/TFS Group CEO) *
	<i>Director</i>	Shinya Kotera (Senior Executive Vice President/TFS Group DCEO)
	<i>Director</i>	Mark Templin
	<i>Director</i>	Hao Tien
	<i>Director</i>	Toshiyuki Nishi
	<i>Director</i>	Yoichi Miyazaki
	<i>Director</i>	Koji Kobayashi
* TMC Chief Officer of Sales Finance Business Group		
<i>Audit & Supervisory Board Members</i>	<i>Auditor</i>	Shinji Sugimori
	<i>Auditor</i>	Kenta Kon
	<i>Auditor</i>	Takanori Azuma
<i>Managing Officers</i>	<i>Managing Officer</i>	Toshiaki Kawai (TFS Group CFO/CRO)
	<i>Managing Officer</i>	Naoki Tokuhisa

As of July 2025

Americas Oceania Region

In times of economic uncertainty, TFS Americas Oceania Region sales finance companies (SFCs) provide unwavering access to capital to the benefit of our customers, dealers, Toyota and Lexus partners, and private label clients. While each market and the corresponding SFC is unique, we share a common goal to provide the best possible products and services to support vehicle sales and deliver exceptional customer experiences. Across the Region, we coordinate and share best practices to effectively meet the evolving needs of our six million customers, with each company transforming its traditional lines of business to enhance efficiencies while growing new areas of business.



Mark Templin

CEO, TFS Americas Oceania Region

Markets at a Glance*

Our 6,510 team members across the region manage \$212 billion USD in assets and are dedicated to serving over 6.5 million customers and 2,736 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, 2025*

Americas Oceania Region Overview

10 Sales Finance Companies in Americas Oceania Region



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

SmartPath (USA)

Toyota's SmartPath digital retail solution allows customers to find their perfect Toyota, customize their contract terms, and decide how they would like to complete their purchase online or in the dealership. The SmartPath suite of tools helps power dealer sales, finance and insurance (F&I), and service departments. With the 2025 launch of SmartPath F&I, we deliver a fully digitally-enabled, streamlined F&I experience that is capable of completing the end-to-end vehicle purchase process. The new solution makes the F&I process easier, faster, and more accurate, simultaneously improving customer satisfaction and dealer operations.



Insurance Connected Product (Argentina/Brazil)

Toyota Compañía Financiera de Argentina and Banco Toyota do Brasil supported their Toyota Latin America & Caribbean (TLAC), Toyota Argentina S.A. (TASA), and Toyota do Brasil (TDB) partners through the introduction of the Insurance Connected Product. By leveraging real-time data from connected vehicles, Toyota Connected Insurance introduces a dynamic, competitive and differentiated pricing model. This innovative insurance delivers more personalized, transparent, and cost-effective solutions to customers. It enhances the overall ownership experience, strengthens customer loyalty, and deepens engagement across the Toyota value chain.



Private Label Expansion (Canada)

In 2024, Toyota Credit Canada Inc. (TCCI) successfully launched a strategic partnership with the company's second private label partner. TCCI is proud to be Canada's largest captive auto lender and the new partnership further reinforces the company's position as an industry leader. This partnership will enhance TCCI's already robust capabilities, support further investments in modern technologies, and enable the delivery of even better service to both new and existing partners and their respective dealers and customers.

Fifth Generation Origination Scorecard (Mexico)

In a rapidly changing and competitive financial environment, it is essential to make quick and precise credit decisions. To achieve that goal, TFS Mexico introduced its Fifth Generation Origination Scorecard – a strategic solution that redefines how the company assesses credit risk at the time of origination. This advanced tool leverages analytics and a modular architecture to deliver faster, more accurate decisions across four key customer segments: individuals, informal workers, self-employed, and businesses. By expanding coverage to include previously excluded applicants, the model provides a more comprehensive view of risk.



Europe Africa Region

The Europe and Africa region achieved another record year, making our highest ever profit of 620 million euros, including KINTO Europe.

Our performance is remarkable as it came during a time of significant change. To safeguard our continuous growth, in 2024, we introduced a new governance structure. This was a major shift in the revision of many roles and responsibilities. So not only have we exceeded our targets this year; we've also strengthened our foundation for the future.

Across the region, each year we ask our employees to complete an anonymous engagement survey. This year there were two areas that really stood out to me.

The first one is "Respectful Treatment", one of our core values, and one that I personally hold in high regard. It was fantastic to see this reflected so strongly in our employees' feedback.

The second was "Diversity & Inclusion". One of the things I'm most proud of is the incredible diversity across our region. It's not just a part of who we are - it's a core strength that shapes how we think, collaborate, and innovate. The different perspectives, cultures, and backgrounds we bring together are what enable us to serve our customers and communities in meaningful, authentic ways.

As we look ahead to FY26, we know the road won't be without its challenges. We will continue to support one another, push boundaries, and build on the momentum we've created. I'm confident we can meet them head on. This is not only within the TFS family; it also includes our business partners, affiliates and TME – acting as One Toyota. Here's to another successful year!



Ivo Ljubica
CEO, TFS Europe & Africa Region

Markets at a Glance*

2650 team members across 21 countries in Europe and Africa (see the map below) that service over 2000 Toyota and Lexus retailers. In total, our outstanding customer portfolio numbers exceed 2.28 million live accounts representing an asset size of over €40.98 billion.

**As of March 31, 2025*

Europe & Africa Region Overview

21 Sales Finance Companies operating in Europe & Africa Region



- Toyota Kreditbank GmbH / KINTO Deutschland GmbH (TKG / KDE) Cologne, Germany
- Toyota France Financement / KINTO France SAS (TFSFR / KFR) Vaucresson, France
- Toyota Finans Service Norge (TFSN) Drammen, Norway
- Toyota Finance Finland Oy (TFF) Vaanta, Finland
- Toyota Financial Services (UK) PLC / KINTO UK Ltd. (TFSUK / KUK) Epsom, U.K.
- Toyota Financial Services Italy / KINTO Italia SpA (TFSI / KIT) Roma, Italy
- Toyota Financial Services Sweden (TFSW) Sundbyberg, Sweden
- Toyota Bank Polska S.A. (TBP) Warsaw, Poland
- Toyota Financial Services Czech s.r.o. (TFS CZ) Prague, Czech Republic
- Toyota Financial Services South Africa Ltd. (TFS SA) Johannesburg, South Africa
- Toyota Financial Services Danmark A/S (TFS DK) Herlev, Denmark
- Toyota Financial Services Hungary Zrt. (TFS H) Budaors, Hungary
- Toyota Financial Services España / KINTO España SL (TFS ES / KES) Alcobendas, Spain
- Toyota Financial Services Slovakia s.r.o. (TFS SK) Bratislava, Slovakia
- AO Toyota Bank (TBR) Moscow, Russia
- Toyota Financial Services Kazakhstan MFO LLP (TFS KZ) Almaty, Kazakhstan
- Toyota Motor Finance (Netherlands) B.V. (TMFNL) Amsterdam, The Netherlands
Toyota Louwman Financial Services (TFLS) Utrecht, The Netherlands
- Toyota Financial Services Portugal / KINTO Portugal, S.A. (TFS PT / KPT) Vila Nova de Gaia, Portugal
- Toyota Financial Services (Ireland) DAC (TFS IR) Dublin, Ireland
- Toyota Financial Services Belgium SA / NV (TFS BE) Zaventem, Belgium
- Toyota Kreditbank GmbH Zweigniederlassung Österreich (TFS AT) Vienna, Austria

SALES & MARKETING

Toyota is entering a pivotal year with several new model launches.

To ensure that our Customer proposition remains competitive in the marketplace while maximizing our profit opportunities, TFS continues to focus on **VLV strategy (Vehicle Lifetime Value)**. This includes offering competitive financing options and enhancing the overall ownership experience through various services.

To achieve this, we must establish a strong foundation that aligns product strategy, distribution, and communication.

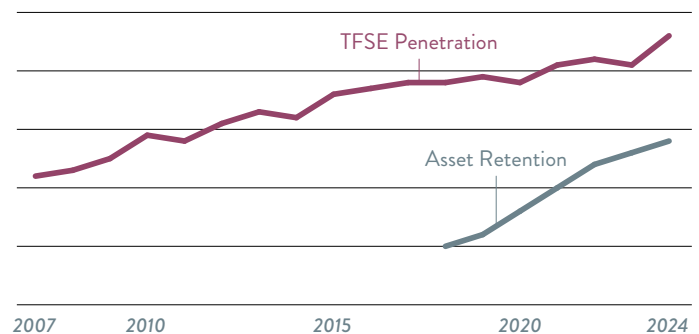
At the core of our product strategy is a **ring-fenced dual approach**:

- **A clear and straightforward strategy for Plug-in Hybrid (PHEV) and Hybrid models**, capitalizing on our proven strengths and market readiness.
- **A flexible and accurate path for Battery Electric Vehicles (BEVs)**, allowing us to adapt to evolving market dynamics and customer expectations.

To support this, we are reinforcing our **Distribution model** through an **omnichannel strategy**—where offline excellence meets online convenience. This ensures a seamless customer journey, from discovery to delivery.

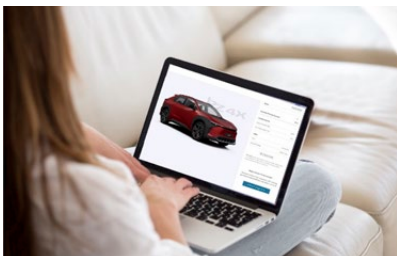
Finally, our communication follows the **Customer-first principle**: clear, consistent, and value-driven. Every message reinforces our commitment to innovation, reliability and sustainability—hallmarks of the Toyota brand.

All together, these pillars will enable us to unlock the full potential of the **Vehicle Lifetime Value** strategy, securing the opportunity to leverage 2nd and 3rd cars' life cycle and ensuring Toyota long-term success in a rapidly evolving market.



DIGITAL

In collaboration with Toyota Motor Europe, the TFS EAR Digital Team continues its route leading towards a seamless online car purchase experience and enabling an always 'on' and consistent relationship with the Customer, whether being online or at the dealership. Changing expectations from the Customer, requires a focus on further innovation of the online shopping tools, like Finance Calculators and online Finance.



To continuously elevate Customer satisfaction, we've introduced a seamless guest checkout feature. This allows Customers to explore and complete their purchase journey without the need to sign in, ensuring a smooth and convenient experience from start to finish. In addition, we've launched a budget-driven online journey, empowering Customers to tailor their vehicle selection based on their financial preferences. This intuitive approach helps them making informed decisions aligned with their needs and lifestyle.

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 22 markets, including 6 affiliates, with a total fleet of more than 248.000 units (+10% vs last year) and 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 5,975 team members are dedicated to serving over 2.5 million customers and a distribution network of more than 2,860 dealer outlets with over 341 wholesale accounts. Asia Pacific Region has more than \$30 billion USD in managed assets.

** As of March 2025*

Asia Pacific Region Overview

9 Sales Finance Companies operating in Asia Pacific Region



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

IMVO (Asia Pacific)

IMVO is a new affordable pickup truck designed to fulfill Asia's diverse commercial and mobility needs. Following the launching of Hilux Champ by Toyota Motor Thailand in Thailand, Toyota Astra Motor introduced Hilux Rangka in Indonesia in October 2024, and Toyota Motor Philippines introduced Hilux Tamaraw in December 2024.

To support a wide range of customers in convenient financing, Toyota Astra Financial Services (TAFS) and Toyota Financial Services Philippines (TFSPH) support IMVO financing with tailor-made products that can flexibly respond to diverse customer needs. TAFS and TFSPH offer a suite of financial products beyond the traditional automotive loan to provide more affordable schemes with variety of down payment, tenure. To meet our customer expectations, TAFS provides finance with comprehensive insurance coverage and TFSPH offers flexible and affordable payment options.

Toyota Financial Services will continue to evolve, to offer convenient and tailored financial solutions through customer-centricity, to bring suitable financial services within our customers' reach.



Amazing Switch Program (Korea)



ASP (Amazing Switch Program) is an enhanced Trade Cycle Management solution that reduces customers' monthly payment burden by guaranteeing a high vehicle value. This program also supports TCM approach by encouraging customers to return to dealers and repurchase brand-new vehicles at contract maturity.

The guaranteed vehicle value consists of both residual value (RV) and balloon payment, and ASP was developed based on strong collaboration among Toyota Financial Services Korea (TFSKR), Toyota Motor Korea (TMKR) and dealers. RV is guaranteed by TFSKR and the balloon amount is covered by TMKR and the dealer if the customer returns and repurchases new vehicles through TFSKR finance. By offering both operating lease (ASP-L) and installment finance (ASP-i) options, the

program meets the diversified customer needs and preferences in Korea.

ASP program has been continuously improved with - one team Toyota collaboration to consistently evolve to meet the ever-changing needs of our customers.

TripSabuy (Thailand)

TripSabuy is Toyota's innovative Mobility as a Service solution in Thailand provided by—Toyota Insurance Broker, a subsidiary of Toyota Leasing Thailand. It is designed as a key driver of Toyota's ecosystem and offers 3 integrated services. MOVE provides affordable short-term car rentals, STAY connects customers to hotel bookings with exclusive packages, and SHARE delivers asset-light corporate solutions including Self-Driving, Limousine & Chauffeur services. SHARE also features digital key access, real-time notifications and backend tools such as approval matrices for corporate clients with a cost-efficient model.

Through a single mobile app, TripSabuy connects customers to Toyota's seamless mobility experiences and diverse accommodations across popular tourist destinations. TripSabuy supports both individual and corporate clients, enhancing customer retention, Customer Lifetime Value and Vehicle Lifetime Value within Toyota's trusted ecosystem.



China Region

The Chinese automotive market is undergoing a significant transformation, with electric vehicles now accounting for nearly 50% of new passenger car sales. As Toyota's captive finance company in China, TFS China is committed to improving affordability for Toyota customers and supporting distributors in maintaining a strong presence in the Chinese market. To adapt to the unique local environment, we have built an agile organization and enhanced operational efficiency. We continue to deepen our core business by strengthening collaboration with distributor, while also expanding into new areas such as fleet services, used car financing, and insurance brokerage.

Xu Lun

CEO, TFS China Region



Markets at a Glance*

TFS China Services 621k customers through over 1,500 Toyota and Lexus retailers and provide funding of 4.3 billion to over 780 dealer wholesale accounts. Our earning assets have steadily grown since the COVID-19 pandemic, reaching an all-time high of 53.9 billion RMB.

** As of March 2025*

Jinduo Mobility Joined Toyota's Global Mobility Service Brand, KINTO



On October 15, 2024, Jinduo Mobility completed a brand upgrade and officially joined Toyota's global mobility service brand, KINTO. This milestone marks the beginning of Jinduo Mobility's transformation toward more intelligent and globally integrated services. KINTO currently manages a fleet of 7,105 units in operation (UIO), serving 856 long-term rental customers. It also operates 365 short-term rental vehicles across 17 cities nationwide, having provided short-term rental services to 13,647 customers last year. In addition, KINTO has launched welfare vehicle programs in five cities, supporting the vision of "Mobility for All."

Contribution to New Energy Vehicle (NEV) Strategy

We are responding to the evolving needs of customers and supporting distributors' NEV strategies by offering customized products and establishing a new sales platform. This online platform enables seamless two-way communication between distributors and TFS China, effectively supporting the sales of newly launched NEV models—bZ3X and bZ5—in 2025



Enhance Value Chain through Customer Loyalty Management



The China Membership Platform welcomed 532,800 new members in 2024, with over 40,000 monthly active users, serving as a key touchpoint between Toyota and its customers. We have integrated our ecosystem with customers, dealers, and distributors to deliver value-added products across the value chain, including after-sales services, KINTO share services, insurance packages, and Lexus accessories.

Expanding Value Chain through Insurance Broker Business

Toyota Insurance Brokers China Corporation is set to be officially established in 2025. Since launching our insurance service package products in November 2022, we have achieved 21,286 sales and contributed to the expansion of dealer after-sales services in FY2025. Through the introduction of insurance brokerage services, we aim to enhance value chain and build a win-win ecosystem that benefits customers, dealers, distributors, and TFS China.

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.

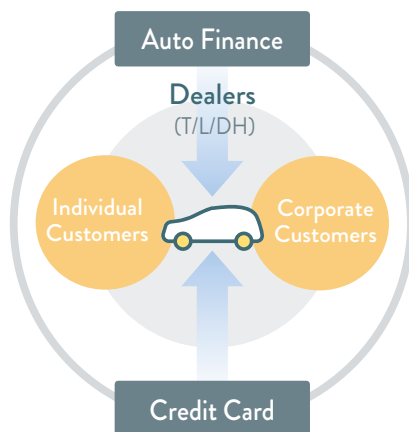
We see these new trends as opportunities and will challenge ourselves to create a financial business model, unique to Toyota, based on the know-hows we cultivated in both sales finance and credit card businesses in the new field of mobility services.

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.

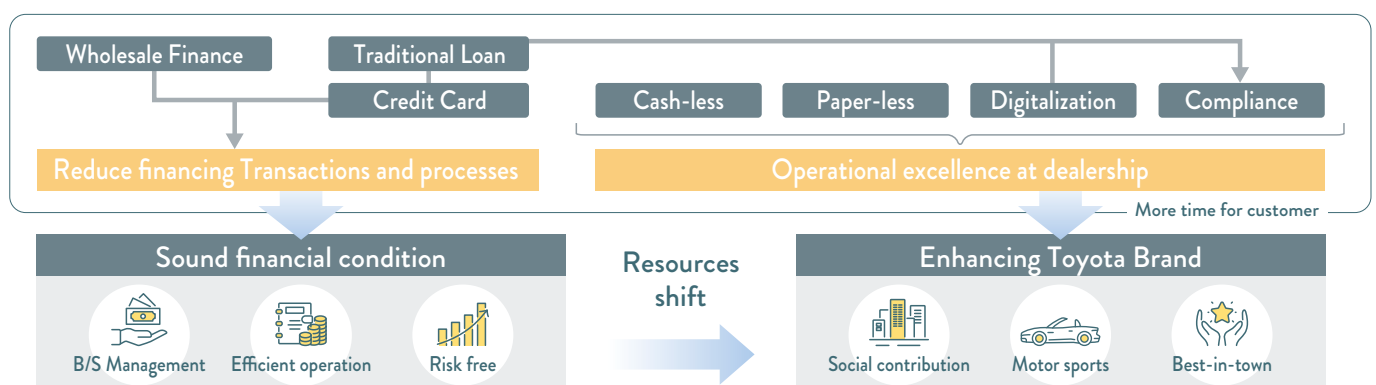
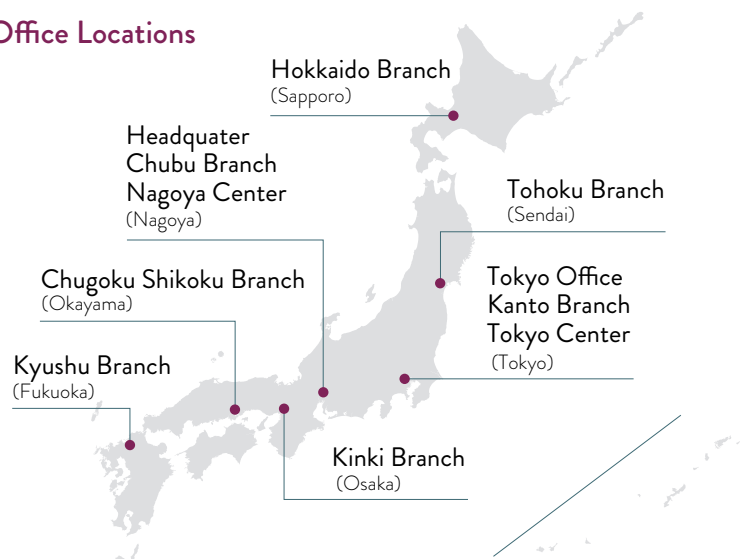


Toshiyuki Nishi
CEO, TFS Japan Region

TFC Business



Office Locations



KINTO Global Operations

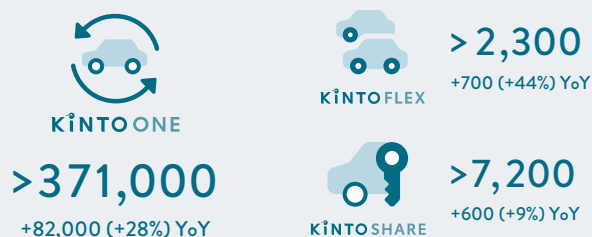
What is KINTO?

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 Global Snapshot

Units in operation (# of vehicles) as of March 2025



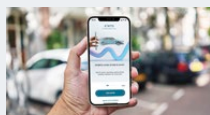
KINTO ONE

Full service leasing product, in one fixed transparent monthly fee.



KINTO FLEX

Flexible car subscription service.



KINTO SHARE

The seamless car sharing solutions.

KINTO JOIN

Corporate carpooling

KINTO GO

Multimodal transport

KINTO RIDE

Ride-hailing

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”.

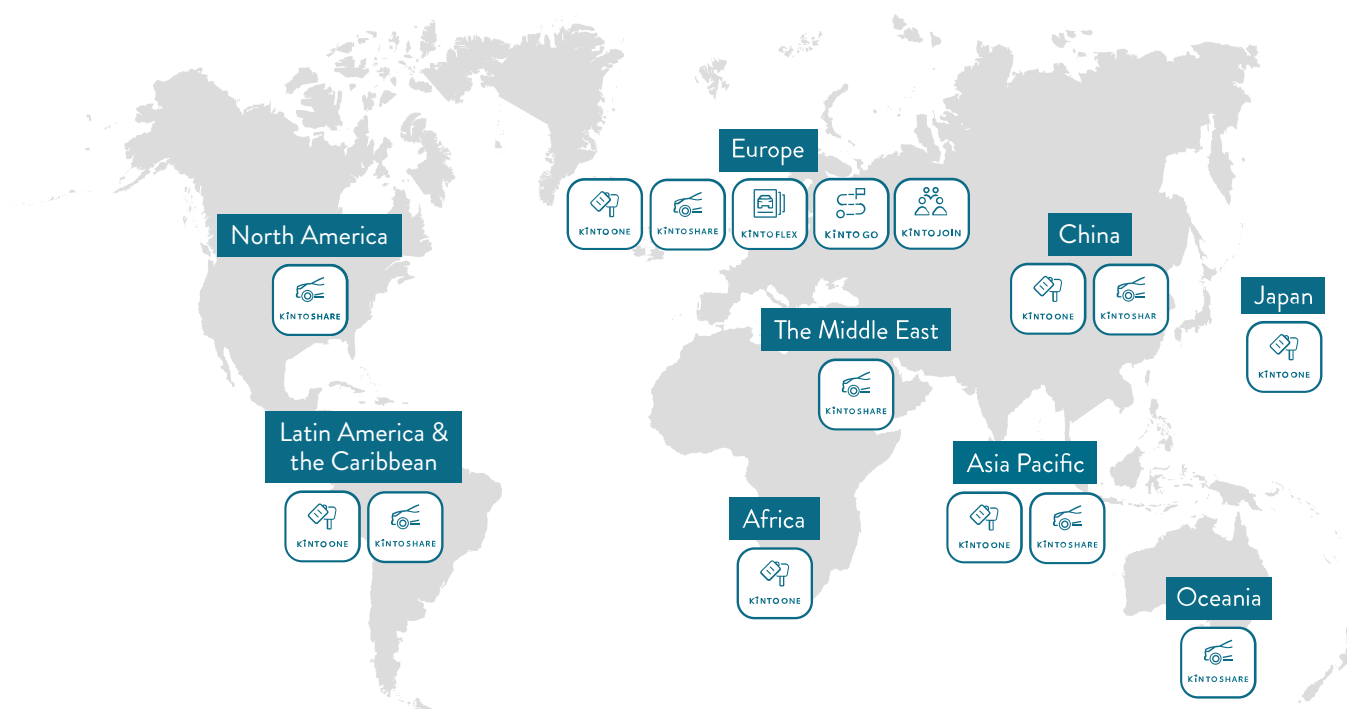
Mr. Shinya Kotera
SEVP of TFSC

Global KINTO Website

Please check our website for more details.

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

Our Products

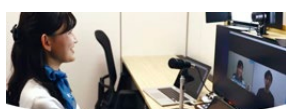


The Journey of KINTO Japan



The Genesis Period

The first company in the Toyota group to launch a vehicle subscription business for private customers. –It was a dawn of the KINTO business in the world.



As a New Piece of Toyota

By utilizing a web-based sales channel, KINTO Japan has been able to reach young customers, who are a challenging demographic for Toyota.



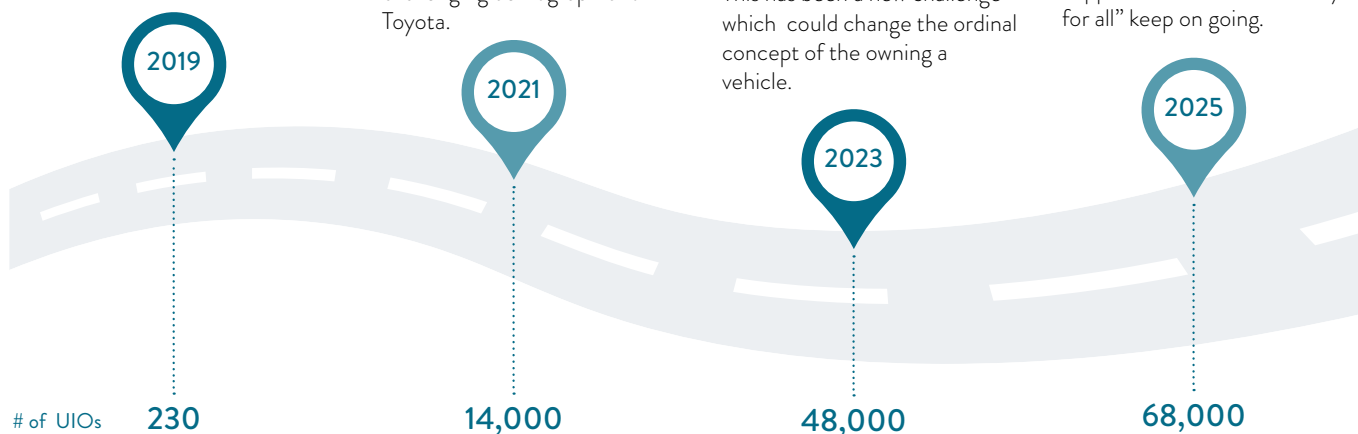
New Challenges

It has launched a new product named “KINTO Unlimited” with collaborating with TMC. This has been a new challenge which could change the ordinal concept of the owning a vehicle.



Now and Beyond

Its units in operation has grown more than 60 thousand, it is the largest all over the world. The challenges for making it happen “Ever Better Mobility for all” keep on going.



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: 1.9 million (as of July 2025)

TOYOTA
wallet



TOYOTA Wallet Membership

(million)



wallet
PARKING MAP



EV Power Stand

“my route”

– multimodal mobility service App in Japan

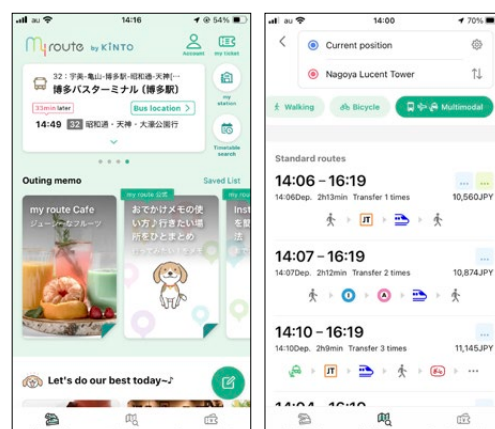
my route

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 14 regions of Japan and connects to over 230 service providers including TOYOTA Rent a Car, TOYOTA SHARE and TOYOTA Wallet.
- # of Downloads : 1.3 million (as of July 2025)

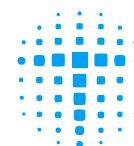
“my route” aims to expand customer touch points that traditional Toyota does not cover, and to be a platform to provide mobility services, information services, and lifestyle services for contributing to the Toyota group.



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

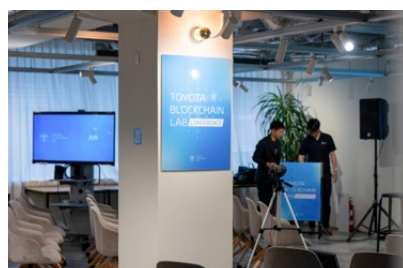
TBL Activities

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 (Nov 15, 2024)

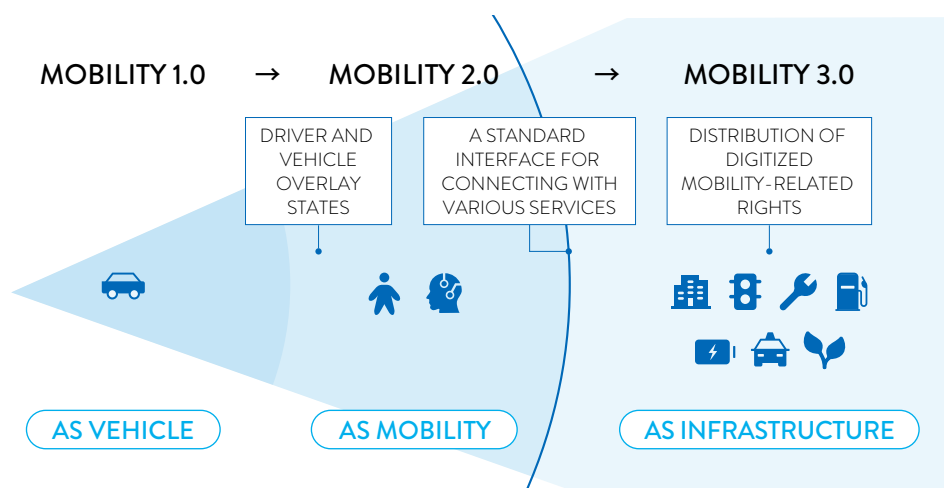
Attendees from various Toyota related companies summarized the past 6 years of Activity while networking and setting a foundation for the future of Toyota Blockchain Lab.



How to Introduce Mobility into the Public Blockchain (Jul 19, 2024)

We are exploring new possible of blockchain and mobility from a technological perspective.

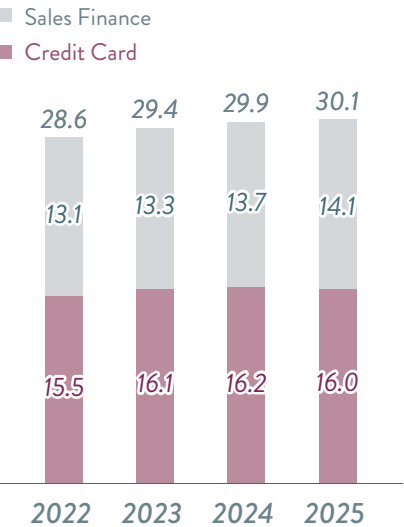
CARS ARE BECOMING PUBLIC ENTITIES.



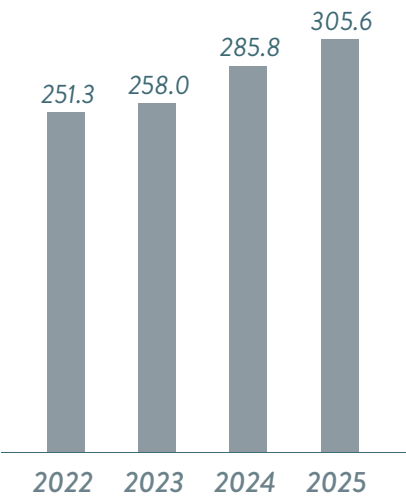
Financial and Operational Performance

For fiscal year ended March 2025, 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 approximately 30 million customers worldwide, the global TFS network is supported by sales finance companies in 42 countries and locations.

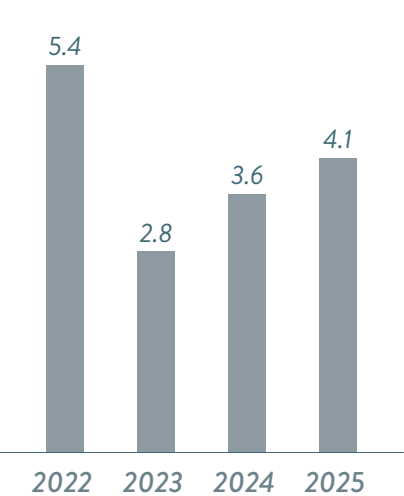
Customer Number of TFS Group
(Millions)



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

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

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

Japan

Toyota Finance Corporation (TFC)
KINTO Corporation (KINTO)

China

China

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

Europe / Africa

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. (TFSCZ)

Denmark

Toyota Financial Services Danmark A/S (TFSDK)

Hungary

Toyota Financial Services Hungary Zrt. (TFSH)

Spain

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

Slovakia

Toyota Financial Services Slovakia s.r.o. (TFSSK)

Russia

AO Toyota Bank (TBR)

Kazakhstan

Toyota Financial Services Kazakhstan MFO LLP (TFSKZ)

Portugal

Toyota Financial Services Portugal (TFSPT)
KINTO Portugal S.A. (KPT)

Ireland

Toyota Financial Services (Ireland) DAC (TFSIR)

Austria

Toyota Financial Services Austria (TFSAT)

Belgium

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

Netherlands

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

Senegal

Caetano Renting Senegal (CRS)

As of July 2025

