



TOYOTA FINANCIAL SERVICES

CORPORATE GUIDE



Hiroyoshi Korusue

President & CEO, TFSC

Group CEO, TFS

Chief Officer,
TMC Sales Finance Business Group

As the Toyota Group Sales Finance Company, TFS provides 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, we aim to quickly provide customers flexible new 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.

Toyota Financial Services 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 country to country to meet market conditions and regulatory requirements, but around the world we are a company 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

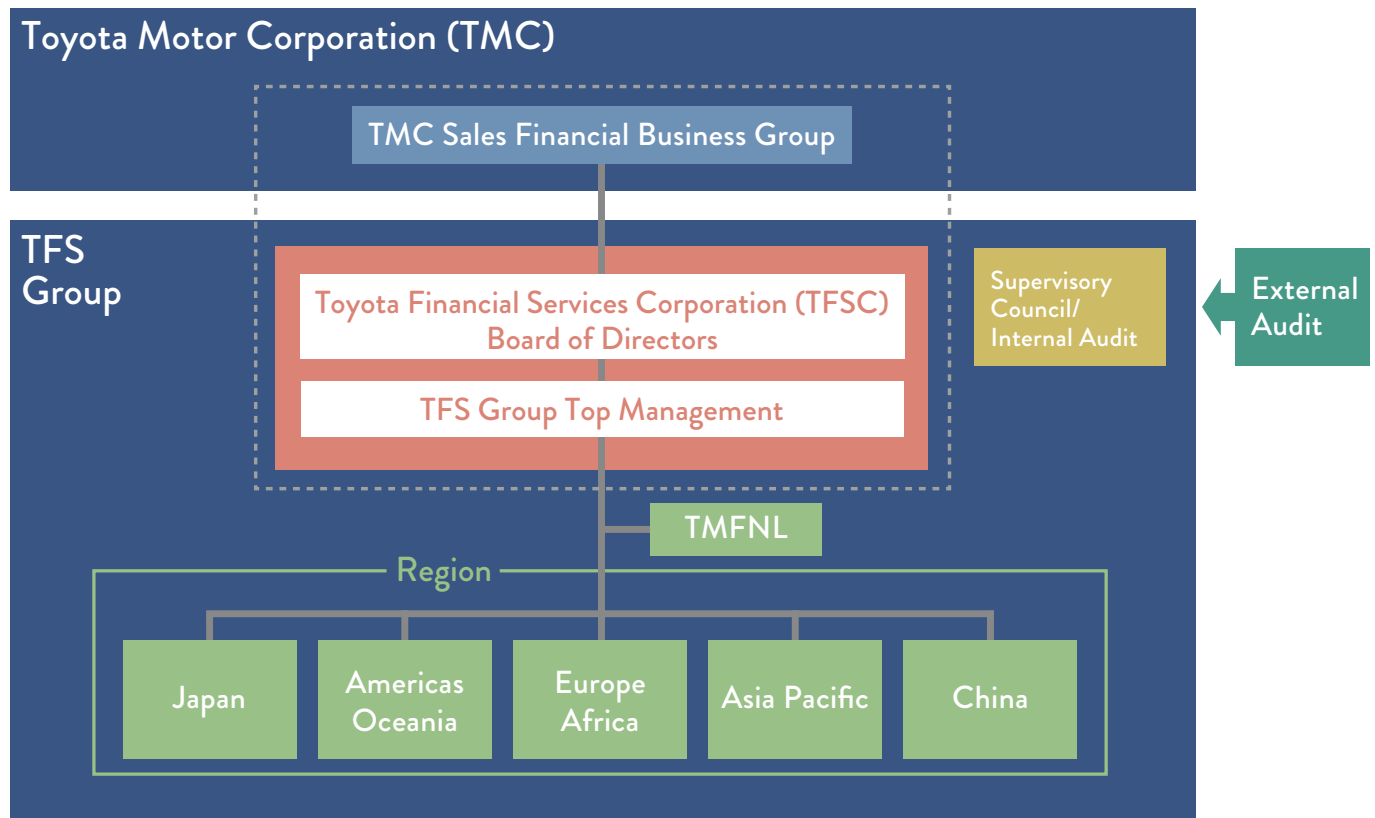
THE TFS WAY

Courage Agility Collaboration



Group Structure

TFS 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, TFS aims to build customers for life by supporting their life events.



TFS and TMC Sales Finance Business Group

TFS has become a part of TMC as the “Sales Finance Business Group.” This 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 the highest operational decision-making body of TFS. Some members of the Board of Directors are management members of TMC.

The Strategic Management Committee composed of members from TFS only and includes TFS Top Management and the Region CEOs. These committees discuss strategic matters that guide TFS.

Regions

TFS operates five regions which are responsible for assessing the market, developing strategy, and supporting the TFS sales finance companies to best meet the various needs of TFS 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>144 (As of April 1, 2023)</i>
<i>URL</i>	<i>http://www.tfsc.jp/</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&CEO / TMC Chief Officer of Sales Finance Business Group) Shinya Kotera (Senior Executive Vice President) Mark Templin Hao Tien Toshiyuki Nishi Koji Kobayashi Yoichi Miyazaki</i>
<i>Audit & Supervisory Board Members</i>	<i>Shinji Sugimori Katsuyuki Ogura Masahiro Yamamoto</i>
<i>Managing Officers</i>	<i>Toshiaki Kawai Akira Tsuboi Izumi Sugiyama Naoki Tokuhisa</i>

As of July 2023

Americas Oceania Region

TFS companies across the region are demonstrating their commitment to supporting Toyota, Lexus, and private label client vehicle sales. Our team members are transforming and growing our organization so that we can deliver the best possible experiences to customers and dealers. Through product and process innovation, coupled with prudent risk management, we're proving that we are unwavering in our dedication to helping our partner brands and their respective dealers succeed.



Mark Templin

President & CEO, TFS Americas Oceania Region

Markets at a Glance*

Our 5,450 team members across the region manage \$187 billion USD in assets and are dedicated to serving over 6.3 million customers and 2,760 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, 2023*

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**
(TFSM) 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

Customer-Centric Products, Services & Processes

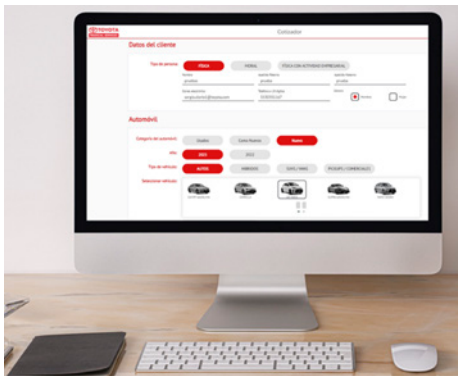
The Americas Oceania Region is deploying unique solutions that make it easier to do business with us than ever before.

Bass Pro Shops Financial Services (USA)

Building off a longstanding Toyota marketing relationship with retailer Bass Pro Shops and Cabela's, TFS USA launched Bass Pro Shops Financial Services (BPSFS) to offer consumer and wholesale financing for the largest boat manufacturer in the nation. Bass Pro Shops' enduring commitment to environmental causes aligns perfectly with Toyota's Respect for People philosophy. By expanding into the marine and powersports industries, TFS is demonstrating its ability to finance new forms of mobility and meet the needs of an ever-growing range of customers.



FINANCIAL SERVICES



New Quotation System for Dealers (Mexico)

In Fiscal Year 2023, TFS Mexico launched the "Gaman" update to their dealer quotation system for consumer financing. This new technology reduces the turnaround time by 50% and enhances the resulting documentation to make it easier than ever for consumers to read and comprehend. The new functionality was deployed using cloud services, employs the highest security standards, and is built on a multiplatform architecture that allows usage by computer and mobile applications. The system is highly flexible, allowing it to interface with platforms, strengthening the company's digital ecosystem.

Mobile App (Colombia)

TFS Colombia achieved immediate success with their new Mobile App, launched in October 2022. Now, more than 25% of customers use the app to manage their accounts and review their transactions. Not only are customers pleased with the solution, but the company also saw a decrease in customer calls, wait times, and emails. Serving as an integral part of the company's Customer Experience strategy, the app provides customers with self-service functions including the ability to make payments online, review payment history, check payment status, download billing statements, verify income, and update contact information.



Toyota Insurance Broker (Brazil)

In February 2023, Banco Toyota do Brasil (BTB) launched their new Toyota Insurance Broker operation. Aiming to offer customers an improved experience with the Toyota brand, this project represents not only an additional revenue stream but also the opportunity to strengthen the Toyota value chain. The brokerage operation enables BTB to establish new partnerships with insurance providers, collaborate more closely with their partner companies, and develop new products to expand the company's portfolio of offerings.

SEGUROS TOYOTA

Seguro mismo, sólo Toyota

Europe Africa Region

The last year has seen our region build on the previous year's success with innovation and determination. Our approach has achieved Record TFS results in Europe, including higher used car contracts and market penetration.

This is the result of the consolidation of a strong VLV (Vehicle Lifetime Value) strategy in Europe, achieving the next level of business cooperation with Toyota Motor Europe (TME), Toyota Insurance Services (TIS) and KINTO Europe. A true ONE TOYOTA approach to benefit our Dealers and Customers in Europe.

To secure future growth of TFS in the Region and support overall Toyota Profitability we will continue focusing on Value Chain and Used Car Financing.

Our ambition is doubling the business in Used Cars because the Used Car business is driving VLV.

In addition, we are working on being prepared to support the Battery Electric Vehicles (BEV) challenge in our Region.

With these objectives in mind, we have accelerated our Digital Transformation program, resulting in highly responsive front-end strategies. This is further enhanced by a generation of new business models, ready to test from our Innovation Hub in Düsseldorf.



Ivo Ljubica

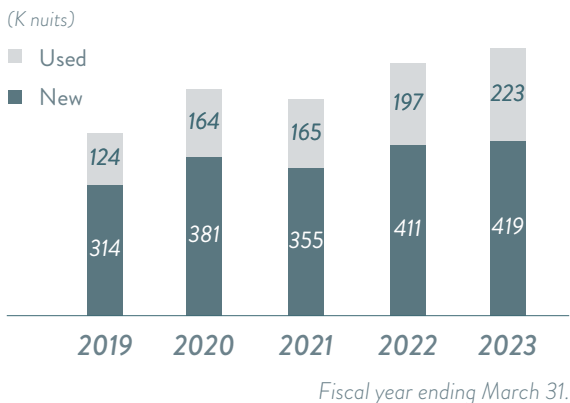
CEO, TFS Europe & Africa Region

Markets at a Glance*

2,306 team members across 21 locations in Europe and Africa service over 2027 Toyota and Lexus retailers for whom TFS provides funding exceeding €3.7 billion. In total, our outstanding customer portfolio numbers exceed 1.92 million live accounts representing an asset size of over €31.4 billion.

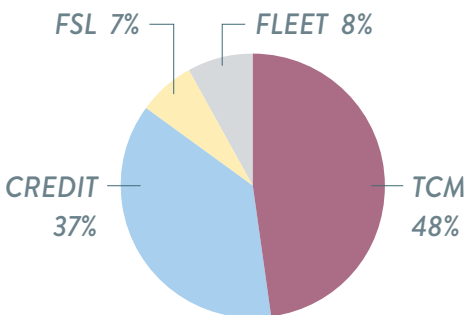
**As of March 31, 2023*

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 640 thousand units in FY23.

TCM (Trade Cycle Management) products, underpinning the new sales distribution strategy in Europe, represented almost ½ (48%) of the TFS business followed by Credit (37%) and Fleet/FSL comprising the final 15%. There is a continuing trend of TCM products gaining popularity every year, this includes Toyota EASY.



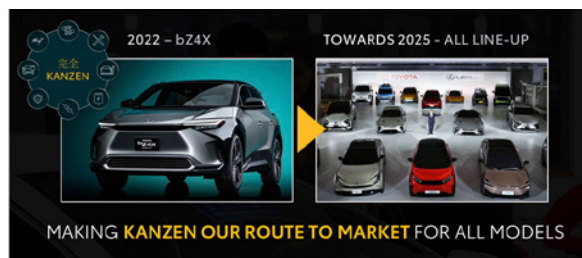
VEHICLE LIFETIME VALUE (VLV)– Kanzen goes Mainstream

Last year with the launch of Bz4X in Europe, TFS and Toyota Motor Europe (TME) introduced a new sales distribution model that activates all key elements of the VLV strategy, fosters assets retention and includes services in our customer propositions (The Kanzen Offer).

This approach is designed to ensure Toyota's customer proposition is competitive in the marketplace, providing a unique and distinctive offer for our prospects, addressing all their needs in a simple and comprehensive way, driving peace of mind and a one stop shop experience.

At the same time, it enables the Toyota Group companies to maximise the profit opportunity and expand the revenue streams through the inclusion of services and alternative mobility solutions (as KINTO share) while increasing asset retention to support the multi-cycle commercialisation of our products (as used cars).

This year, TFS and TME extends this type of customer proposition (Kanzen Private Lease) to mainstream models, aiming to boost our customer base reaching new customers looking for more sophisticated and comprehensive mobility solutions beyond "simple" finance. Another important step to drive the change and make Toyota in Europe a true mobility company.



EAR INNOVATION HUB



Since its foundation, the team has established itself as driver of innovation and business transformation across EAR. In the current FY the team continues to focus on 'Pillar 1' to help reduce TFS OPEX of our core business via digital technologies.

One such example is digitalisation of TFS floorplan checks using a vehicle's factory-installed telematics to determine car geolocation. Implemented in close cooperation with TME, the project is expected to achieve significant reduction of TFS OPEX.

Another good example is the self-service functionality for TFS end customers using AI-based technology for vehicle self-inspection at the end of an operational lease. This digitalisation shall improve customer experience and reduce TFS OPEX.

KINTO Europe GmbH

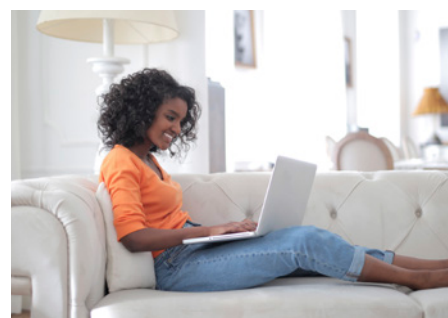
Pursuing its vision of Mobility for All, KINTO Europe is preparing for scaling up its services, targeting corporate as well as private customers. KINTO Europe operates in 15 markets, including 6 affiliates, with a total fleet of more than 140,000 units mostly originated by KINTO One (our FSL solution).

DIGITAL

The TFS EAR digital landscape has advanced significantly over the last couple of years and our team will continue with the same ambition for 2023.

Building the foundations for our future, we will turn our attention to used cars - from increasing the self-serve capabilities of our finance calculators, to market expansion of our full end-to-end online application journey.

Furthermore, recognizing increased customer expectations online we are developing a comprehensive e-commerce journey to support TME's new omnichannel retailing and prove the foundations of future operating model. Notably, with operational leasing as a core product offering to support the VLV strategy.



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 5,400 team members are dedicated to serving over 2.0 million customers and a distribution network of more than 2,500 dealer outlets with over 330 wholesale accounts. Asia Pacific Region has more than \$19 billion USD in managed assets.

** As of March 2023*

Asia Pacific Region

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

Commercial Vehicle (Asia Pacific)

The logistics and transportation market in Asia is forecasted to grow due to the post-pandemic economic recovery, resulting in increased demand for commercial vehicles like pick-up trucks. Toyota Asia aims to capture this demand by introducing a new commercial vehicle, to enhance users' quality of life and jobs by offering new economic opportunities to both individual workers and big corporate operators in these industries.

Leveraging technology, Toyota Asia also plans to deliver mobility solutions such as logistics matching and fleet management to help both individual and fleet customers maximize their vehicle usage for their business.

Given that financial services could be a critical issue for individuals and small & medium enterprises seeking to procure vehicles for their daily business, Toyota Financial Services (TFS) intends to offer services beyond the traditional automotive loan, such as flexible and more affordable payment schemes that meet their specific needs and business sustainability. We will do this by exploring both traditional and new ways for understanding customers so that suitable financial services are within their reach.



sgCarMart (SGCM Singapore)

SGCM, Singapore's #1 car platform for buying & selling cars, introduced its new revolutionary car financing service, "SgcarMart Smart Loan". This new fully digital service seeks to boost used car sales in Singapore by offering car buyers below-market interest rates and a fast online approval process that can be done via MyInfo, a government service that enables applicants to consent and share their personal data for simpler online transaction.

In the wake of rising car prices, demand for used cars has declined by up to 15% since the beginning of 2022, as evidenced by SGCM transaction data. This has led to a build-up of used car dealer inventory.

"SgcarMart Smart Loan" aims to benefit both dealers and buyers, by boosting inventory turnover through the provision of attractive interest rates and lower monthly repayments. Used car buyers can also compare their total savings if they take a car loan with SGCM against other financial institutions with the online savings calculator. As a launch promotion, buyers can enjoy incredible savings on monthly repayments plus additional perks including an exclusive KINTO membership program.

Centralize & revolutionize customer experience (TAFS Indonesia)

In October 2021, TAFS consolidated its previous four service points into the centralized Jakarta Service Lounge (JSL) located in central Jakarta.

In December 2022, TAFS integrated the Online Customer Service booth from JSL into the FLEX app*, introducing Tomi Online Services (TOS). This integration enables customers to access TAFS services anytime, anywhere, with personalized support through video call services.



*FLEX app provides personalized promotions, service information, and features such as credit simulation, vehicle tax renewal, and insurance claim submissions.

China Region

TFS China is committed to “putting the interests and needs of customers first, improving the business, serving customers with sincerity, creating financial products with higher added value, and delivering advanced financial and mobility concepts”. TFS China faces fierce competitions in the local market that customers have a variety of choices, TFS China always strives to meet the needs of customers and make double efforts: continue to improve the overall scale of business by doing traditional business and actively explore new business to make incremental business.



Xu Lun
CEO, TFS China Region

Region Highlights

1. Develop new business “Operating Leasing” to meet the needs of Toyota/Lexus fans.
 - Sales network has reached nearly 40 cities and over 600 dealerships
 - The exploration of the combination long-term and short-term leasing has achieved initial success.
 - Provide more choices and better services for corporate and individual customers through operational leasing products.
2. Support EV sales by promoting financing and leasing products to capture variety of customer needs
 - Provide ‘Easy to buy’ & ‘Easy to use’ product solutions to unlock customers’ purchase potential
3. The used car business has continued to grow as a business that can bring value chain benefits to Toyota and Lexus.
 - Not only expand into more used car cities, but also targets customers through flexible financial and leasing products, such as low-down payment and long term that truly reflecting the differentiated value of TFS China.
4. Expand online business for both new acquisition and retention through more direct contact with our customers. Customers can truly feel that we stand in their shoes and provide them with financial services around the whole life cycle of the vehicle, so that they can actively choose our services.

Online sales platform

- Provide a new channel for customers who are willing to purchase vehicle through online loans, especially for Generation Z.
- Bring more walk-in customers for dealers.

Customer loyalty management

- Get repeat customers by improving customer loyalty
- Acquire new customers through customer referrals
- Increase value chain profit (accessory, after-sales maintenance, etc.)

5. Support distributors’ FCV sales strategy and extend the financial services value chain.



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.

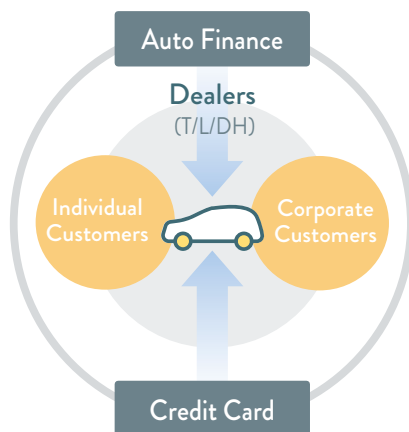
We see these new trends as opportunities and will challenge ourselves to create a financial business model, unique to Toyota, based on the know-hows we cultivated in both sales finance and credit card businesses in the new field of mobility services.

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.

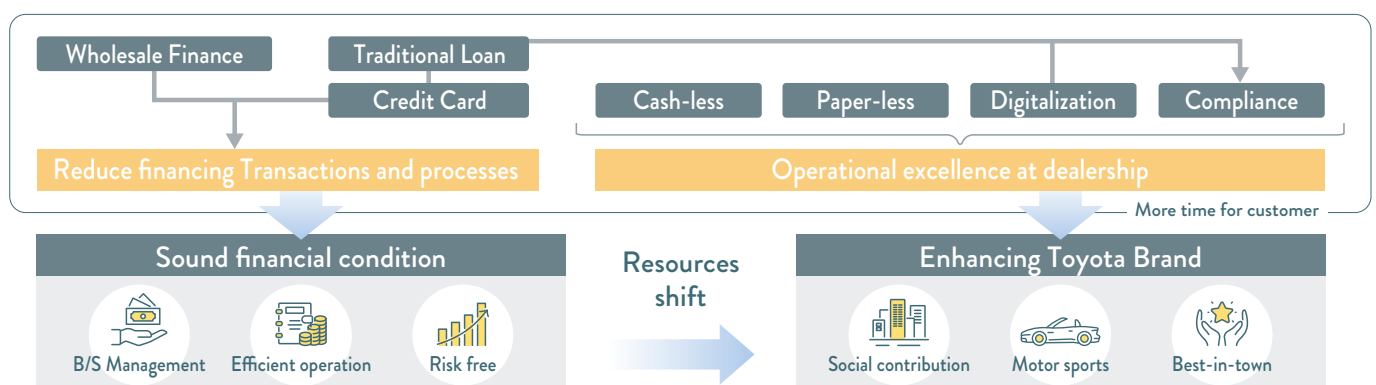
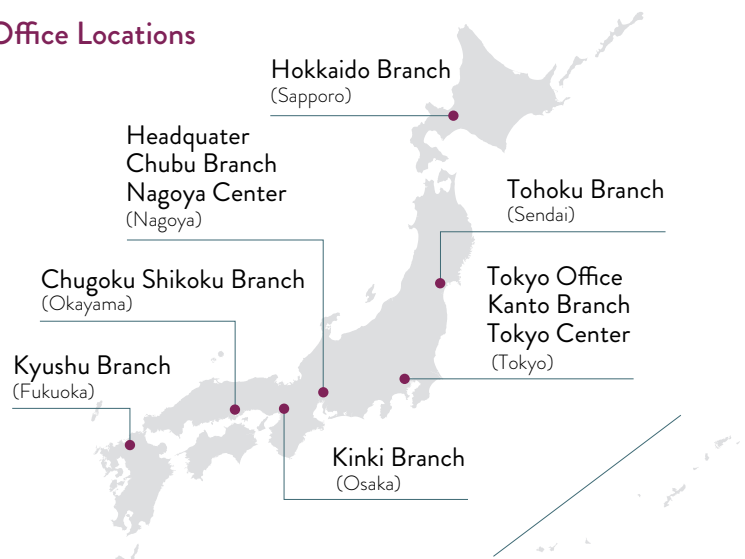


Toshiyuki Nishi
CEO, TFS Japan Region

TFC Business



Office Locations



KINTO Global Operations

The KINTO business keeps growing gradually and steadily in the global market. In 2023, the number of countries where KINTO services are available has increased to over 40, and in each region and country, we keep striving to offer our customers better mobility services.

KINTO and Toyota Motor Corporation have jointly introduced an innovative new service “KINTO Unlimited” in January 2023 to respond to the longer average vehicle lifetime trend. KINTO Unlimited enables catching up to the most up to date technology in both hardware and software for KINTO ONE leased vehicles.

In addition to the upgrading service, “Connected Technology” is available in KINTO Unlimited including “Connected Maintenance”. It can advise appropriate timing for maintenance based on driving data collected via the connected device of each vehicle, instead of periodic intervals. It not only helps reduce maintenance costs but also saves other precious resources.

KEY Facts About KINTO



>222,000
Units in operation

(# of vehicles under KINTO ONE service)

1



KINTO ONE

2



KINTO SHARE

3



KINTO FLEX

KINTO Services

4



KINTO JOIN

5



KINTO RIDE

6



KINTO GO

7



KINTO FACTORY

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 various customer needs, with KINTO ONE at our core.

What is more, we have a strong belief that KINTO Unlimited, which we developed and released in Japan with Toyota Motor Corporation, can take us to a whole new world where the concept of a “vehicle” is far beyond our expectation.

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

Shinya Kotera
SEVP of TFSC

Japan

KINTO Corporation (KINTO JP) has been working to provide new car purchasing options since its incorporation in 2019. KINTO JP has kept improving the KINTO ONE product to meet customers' demands and has gradually increased its number of contracts. The recent highlight of the business is launch of the new generation Prius KINTO exclusive grade which brought the business to a different level.

Europe

The KINTO business in the Europe region is operated by KINTO Europe and its subsidiaries. KINTO EU is a holding company which has the largest portfolio in the global KINTO business. With 6 KINTO dedicated entities under it (France, Germany, Italy, Portugal, Spain, and the UK), the company has developed a strong KINTO ONE business base in the past 3 years and will focus on further growth. In addition to KINTO ONE, it will respond to short to mid-term usership demand through KINTO SHARE and KINTO FLEX. KINTO SHARE and KINTO FLEX are available in 10 countries in the region and plan to expand in the upcoming years.

North America, Oceania

North America & Oceania region provides KINTO mobility services in the US, Canada, Puerto Rico, Mexico, Australia, and New Zealand. Currently, KINTO SHARE is the most prevalent offering in this region, while other services such as KINTO ONE and KINTO FLEX are under exploration to match customers' needs and preferences to mobility.

Latin America

For the Latin America & Caribbean region, KINTO Brasil, a joint venture established in July 2020 with Mitsui & Co., serves as a regional headquarters. The company is leveraging TFSC's mobility service capability and Mitsui's business expertise and network in the region to lead the mobility business. Based on a strong partnership with Toyota's dealer-network, KINTO is already offering KINTO SHARE and KINTO ONE services for corporate and individual customers in more than 10 countries. KINTO keeps expanding its services in Latin America to create an integrated mobility ecosystem and to enhance Toyota's value chain opportunities.

Asia Pacific

Asia Pacific Region manages various mobility services for the region. KINTO ONE is available in Thailand, the Philippines, Indonesia, Malaysia, India, and Singapore. In addition, this region is now exploring other services with a focus on KINTO SHARE to provide better mobility experiences to its customers. Certain services have been launched already (as an example, KINTO SHARE and Trip sabuy by KINTO in Thailand and KINTO SHARE in Singapore are now available)

Middle East, Africa

KINTO South Africa was incorporated in March 2022 and launched KINTO ONE in July 2022. It continuously makes an effort to expand the KINTO ONE business in South Africa.

The local distributor for Toyota/Lexus in Qatar, Abdullah Abdulghani & Bros. Co. W.L.L. (AAB), launched KINTO RENT in October 2022 as the first KINTO business in the Middle East market.

TFSC is aiming to expand the KINTO business in this market with TMC and its local partners.

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.

- Users can make payment in many shops & all TOYOTA dealers, even for TOYOTA car purchase.
- It supports users' car life by driving related services such as share parking, EV charging and in-car- payment by QR code on TOYOTA Navigation screen.
- Online application for an auto loan is to be launched in July 2023. The users can experience a digital procedure with their smart phone. TOYOTA Wallet will support it.
- Membership: 1,071,000 (as of July 2023)

TOYOTA
wallet



wallet
PARKING
MAP



EV Power Stand



TOYOTA Wallet is aiming to cover any payment to TOYOTA in the future, including over the air updates & upcoming mobility services.

Global Expansion

TOYOTA Wallet also took a step forward in the world. It has successfully released in Thailand and the Philippines. TOYOTA Wallet will continue exploring the opportunities to develop both in Japan and the world to enrich Toyota customer's lives.

“my route”

– multimodal mobility service App in Japan

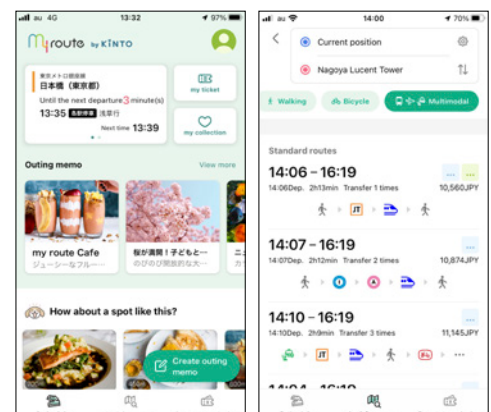
my route

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 150 service providers including TOYOTA Rent a Car, TOYOTA SHARE and TOYOTA Wallet.
- # of DLs : 594,000 (as of July 2023)

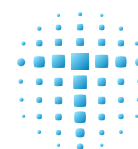
“my route” aims to expand customer touch points that traditional Toyota does not cover, and to be a platform to provide mobility services, information services, and lifestyle services for contributing to the Toyota group.



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

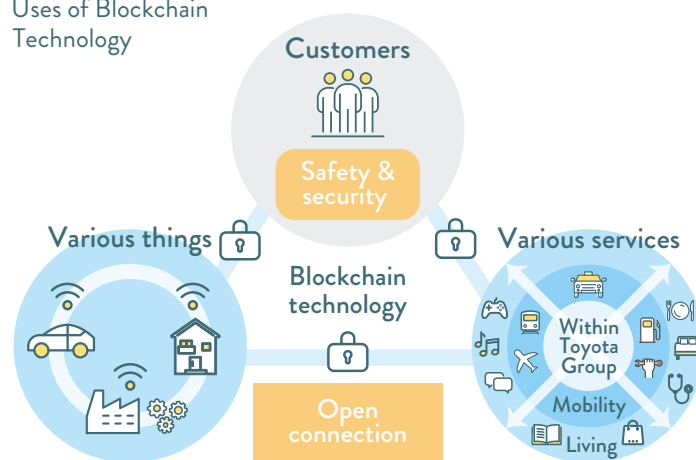
Established in April 2019, Toyota Blockchain Lab(TBL) is a virtual organization. It is comprised of 7 companies*.

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.

Uses of Blockchain
Technology



Main Applications

Customers Increasing convenience and improving personal information management.

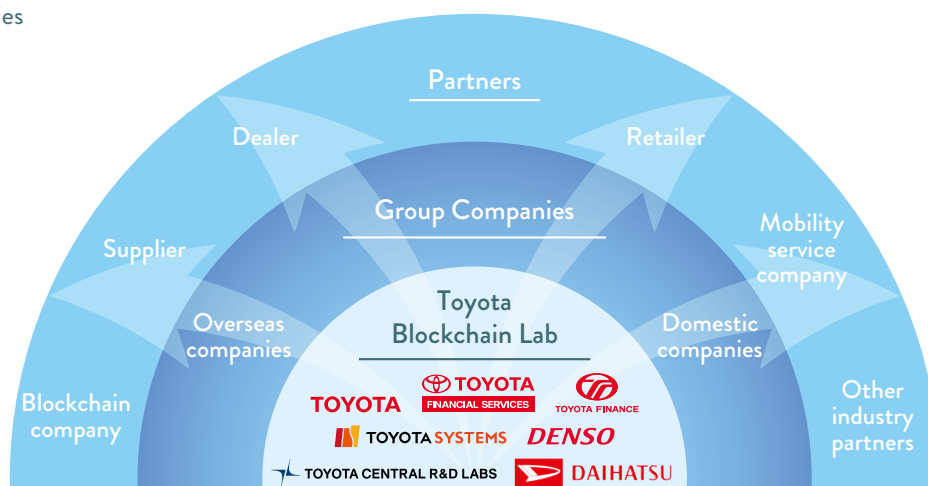
Vehicles Improving various services and creating new services by collecting information regarding vehicle life cycles.

Supply chain Improving efficiencies on business processes and traceability by recording and sharing information on parts manufacturing, shipping, etc.

Future Direction

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

Expansion of Activities

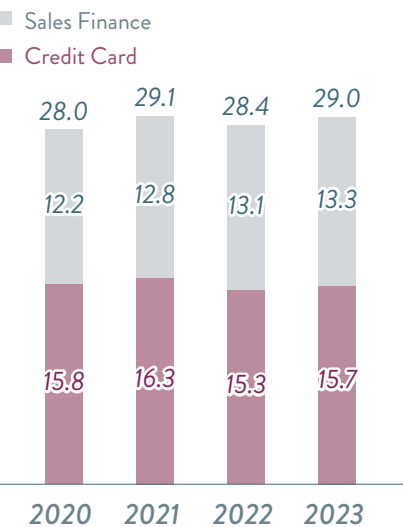


Financial and Operational Performance

For fiscal year ended March 2023, 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 over 29 million customers worldwide, the global TFS network is supported by sales finance companies in 43 countries.

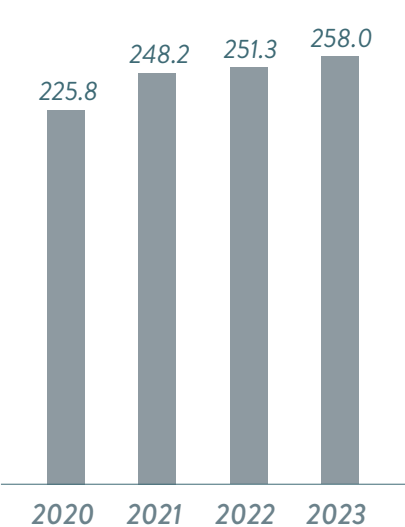
Customer Number of TFS Group

(Millions)



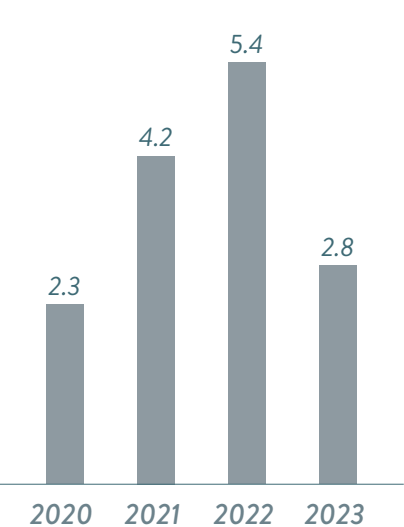
Total Assets of TFS Group

(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)

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)

