



Toyota  
Financial Services

# Sustainability at TFS

# Executive message

---

During FY2026, Toyota Financial Services Europe & Africa Region continued its Sustainability journey by strengthening the integration of Environmental, Social and Governance considerations into our business strategy, risk management processes and daily operations.

As the financial services arm of Toyota, we recognize that our role extends beyond enabling vehicle ownership and mobility. We contribute to the transition toward a low-carbon economy, support inclusive access to mobility, and help build resilient organizations capable of navigating a rapidly changing environmental and regulatory landscape.



We will continue working to create value by enabling freedom of movement while contributing positively to society, the environment and future generations.

Throughout the year, we enhanced our understanding of climate-related risks and opportunities, expanded ESG awareness and educational initiatives across the organization, and continued preparing for evolving sustainability-related regulatory expectations across Europe and international markets.

We also strengthened collaboration across TFS entities, Toyota Group companies and external stakeholders to create a common understanding of sustainability topics such as climate resilience, biodiversity, responsible governance, human rights and sustainable finance.

Sustainability remains a journey of continuous improvement. Guided by the TFS Way and Toyota's long-term vision, we will continue working to create value by enabling freedom of movement while contributing positively to society, the environment and future generations.

**Ivo Ljubica**

CEO

TFS Europe & Africa Region

We continued strengthening sustainability capabilities across TFS by building ESG knowledge, enhancing collaboration and supporting our markets in navigating a rapidly evolving regulatory and business landscape.

This progress would not have been possible without the dedication of our EAR ESG team members and the valuable support of our Sustainability Champions Network. Together, by embedding sustainability into everyday decision-making, we are creating long-term value for our customers, our business and the communities we serve.

**Paco Martínez**

ESG Director

TFS Europe & Africa Region



# At the core of the ESG Strategy

## ESG Mission

Drive Environmental, Social, and Governance performance by setting Sustainability goals, engaging stakeholders, promoting cultural change, encouraging Sustainable innovation, ensuring compliance, and reporting on ESG outcomes, helping the company manage risks, enhance its reputation, and create a positive impact.

## Environmental

Supporting environmental sustainability through initiatives focused on electrification, mobility solutions, and the integration of ESG considerations into business activities.

Electrified Mobility financing



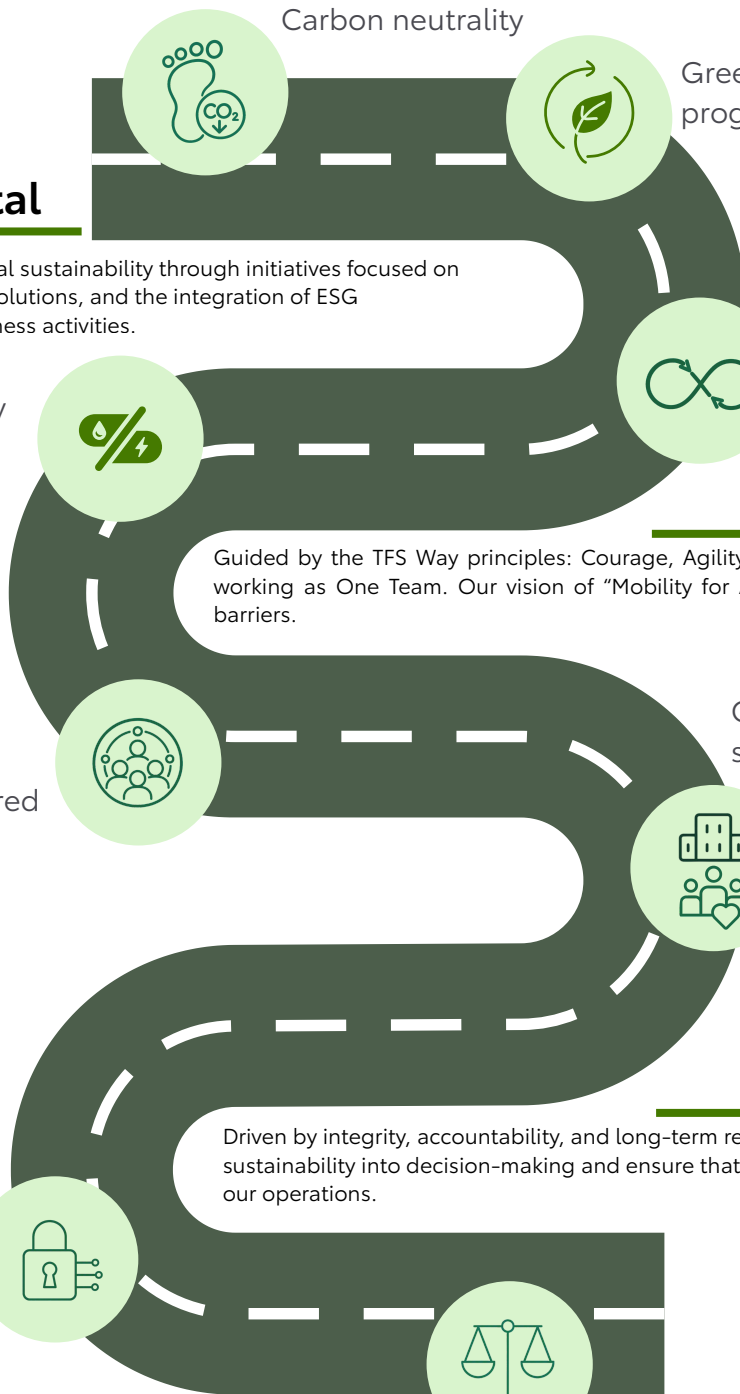
Carbon neutrality



Green Retailer program



Circular Economy



## Social

Guided by the TFS Way principles: Courage, Agility and Collaboration and working as One Team. Our vision of "Mobility for All" drives us to remove barriers.

Human centered philosophy



Community support



## Governance

Driven by integrity, accountability, and long-term resilience. We embed sustainability into decision-making and ensure that ethical practices guide our operations.

Cybersecurity



Ethical business practice



# ENVIRONMENTAL

---

Toyota Financial Services' ESG strategy is fully aligned with Toyota Motor Corporation's global environmental vision. The Toyota Group's objective is to achieve Carbon Neutrality across its operations by 2050 and by 2040 in Europe, in line with the Paris Agreement, and to accelerate progress toward a sustainable mobility ecosystem. TFS is fully committed to support this objective.

To achieve this, priority is placed on electrification and innovative mobility solutions. Toyota Financial Services supports this ambition by promoting financing options for Hydrogen Fuel Cell, Full hybrid, Plug-in Hybrid and Battery Electric Vehicles, encouraging sustainable practices among customers and partners, and reducing the environmental impact of its own operations.

Below are the main components of this strategy.



## Carbon Neutrality Roadmap

---

TFS supports Toyota's goal of Carbon Neutrality in Europe by 2040 and globally by 2050. This includes emissions reductions across products, operations, logistics, dealer networks, and our own facilities.



## Green Retailer program

---

TFS may supports dealerships in environmental leadership through special programs for:

- Photovoltaic panel installations
- Water consumption monitoring
- Hazardous waste recycling
- Use of 100% renewable electricity



## Electrified Mobility Financing

---

TFS offers financial products that support the adoption of Full Hybrid, Plug-in Hybrid, Battery Electric, and Hydrogen Fuel Cell vehicles.

It support Toyota's goal to provide "Mobility for All" by the mean of Micro-mobility assets financing.



## Circular Economy / Resource efficiency

---

These initiatives include:

- Programs aiming to extend the life cycle of the vehicles
- Improving water usage
- Promoting recycling technologies
- Supporting biodiversity through sustainable practices.

TFS and KINTO solutions can support customers in their own decarbonisation journey by providing mobility-related data, fleet transition insights and access to lower-emission mobility options, helping organisations better understand and manage mobility-related emissions.

Emerging concepts such as second-cycle leasing and vehicle life-extension programmes can support resource efficiency by extending vehicle use, improving asset utilisation and supporting the transition towards more circular mobility models.

# ENVIRONMENTAL

## KiNTO

As part of Toyota Financial Services, KINTO Europe contributes to the Environment with key initiatives providing electrified Mobility Services.

KINTO offers a suite of low-emission flexible mobility solutions to our Customers:

- Full-service vehicle leasing solution including maintenance, insurance, roadside support, registration, all in a single fixed monthly fee.
- Flexible short-term renting solutions. From half a day to several months, without long term commitment. Ideal for individuals & businesses. You pay only for the time used. All services included - just add fuel.
- KINTO Join - an intelligent commuting and decarbonisation platform, providing deep, decision-ready ESG insights on organisational mobility emissions, underpinned by optional features such as carpooling, multimodal routing and smart parking.
- ZERO by KINTO - sustainability services and solutions, externally and in-house across the Toyota Group and partner companies, with a strategic and commercial lens across three categories: 1) consultancy, 2) reporting and 3) decarbonisation tools.

### Climate Resilience

Climate change presents both physical and transition risks for financial institutions and their customers. During FY2026, TFS continued enhancing its understanding of how extreme weather events, changing climate patterns and evolving regulatory expectations may affect operations, customers and business continuity.

We are progressively strengthening our approach to climate resilience by:

- Increasing awareness of climate-related risks
- Supporting climate-risk assessment capabilities
- Monitoring emerging regulatory developments
- Contributing to enterprise resilience planning
- Encouraging long-term thinking in business decision-making

### Nature and Biodiversity

While climate change remains a key priority, biodiversity loss and ecosystem degradation are increasingly recognized as material sustainability challenges.

TFS contributes by supporting awareness, education and resource-efficiency initiatives rather than directly managing biodiversity projects. Relevant examples include promoting circular economy principles, vehicle life-extension and recycling programmes, water-efficiency initiatives within dealer networks, and employee education on biodiversity and nature-related risks in collaboration with other Toyota Group companies. .



## CLIMATE RESILIENCE AND TRANSITION PLANNING

WHY IT MATTERS FOR TFS

© Toyota Financial Services EAR - October 2026

# SOCIAL IMPACT

At Toyota Financial Services, our commitment to Society begins with people, and it is guided by the Toyota Way principles. To translate these principles into the financial services context, we developed the TFS Way, a compass built on three pillars: COURAGE, taking bold steps toward sustainable mobility; AGILITY, driving digital innovation for resilience and customer value; and COLLABORATION, working as one team to deliver consistent, responsible solutions.

These values empower us to act with purpose and integrity, ensuring that our financial products and services integrate Social considerations and support inclusive mobility solutions globally.

Our vision of “Mobility for All” drives us to remove barriers so employees thrive, customers feel valued, and communities benefit from our actions, always guided by integrity, customer-centricity, and Sustainability in every decision.

## Our Customers

Customers are at the heart of everything we do. Guided by Toyota’s customer-first philosophy and Respect for People, we deliver fair, transparent, and personalized financial solutions that provide peace of mind and adapt to changing needs. Our approach combines flexible financing and protection products with continuous improvement of services and Digital touchpoints, ensuring a seamless experience. Mobility solutions are accessible to all. Beyond satisfaction, we:

- Prioritise long-term, sustainable impact
- Promote financial inclusion
- Support programs that make mobility accessible to all
- Measure our Customer Experience to enhance service quality

Through respect, fairness, and innovative solutions, we strive to create value for every customer while upholding Toyota’s commitment to quality and trust.

## Our People

We foster a workplace built on trust, collaboration, and empowerment. Through open communication channels and a strong feedback culture, we encourage innovation and continuous improvement.

Our approach integrates Diversity, Inclusion, and learning, ensuring every team member can grow and contribute meaningfully to our shared goals.

We invest in continuous learning and development programs to help employees grow their skills and careers in a rapidly changing world. At the same time, we prioritize health and wellbeing through initiatives that support physical, mental, and emotional balance, creating a safe and inclusive environment where everyone can thrive.



## Holistic Community Investment (CSR)



TFS takes a holistic approach to community support, working closely with Toyota and our local markets to make a meaningful, positive impact. Our efforts focus on responding to urgent community needs and supporting long-term resilience by:

- Providing financial support and emergency relief in close partnership with Toyota, helping communities navigate crises and facing hardship.
- Empowering local TFS markets to support causes that matter most to their own communities
- Engaging employees as volunteers, creating opportunities to contribute time, skills, and compassion to local organizations and community programs.
- Sharing Toyota Financial Services’ operational know-how with non-profit and community partners to help strengthen their capabilities and long-term impact.

# SOCIAL IMPACT

---

## Financial Empowerment

---

Financial inclusion goes beyond access to products. TFS aims to help customers make informed decisions through clear communication, responsible lending practices and customer-focused solutions.

We support financial empowerment by promoting transparency, simplicity and accessibility throughout the customer journey.

Beyond customer satisfaction, TFS is exploring ways to better understand how its products and services contribute to sustainable mobility outcomes, including access to mobility, electrification, resource efficiency and customer decarbonisation efforts.



## Empowering our People

---

Sustainability transformation can only succeed when employees understand their role in creating positive change.

During FY2026, TFS increased opportunities for employees to engage with Sustainability topics through internal communications, educational content, collaborative initiatives and awareness campaigns. These activities help build a shared ESG culture across the organization and reinforce the connection between Sustainability and everyday business decisions.



# GOVERNANCE

Governance at Toyota Financial Services is about integrity, accountability, and long-term resilience. We embed sustainability into decision-making and ensure that ethical practices guide our operations globally. By aligning with Toyota Group standards, we maintain transparency and trust with stakeholders while driving innovation responsibly.

ESG governance is supported through defined ownership, evidence-based decision making, periodic review forums and data-quality controls designed to ensure transparency, accountability and consistency across sustainability-related activities.



## Ethics and Compliance

Ethics and compliance form the backbone of our governance framework. We uphold the highest standards of integrity through a robust Code of Conduct, anti-corruption measures, and strict adherence to global regulations. Our programs ensure employees are trained to recognize and prevent unethical practices, safeguarding our reputation and stakeholder trust.



## Global Code of Conduct

Toyota Financial Services, as part of Toyota Group, is aligned with the Toyota Code of Conduct. It includes:

- Anti-corruption and anti-money laundering programs
- Human Rights policy
- Data protection and privacy compliance (GDPR and beyond)



## Cybersecurity

In an increasingly Digital world, cybersecurity is critical to protecting our customers, employees, and operations. Toyota Financial Services invests in advanced security systems, continuous monitoring, and employee awareness programs to mitigate risks. Our goal is to maintain resilience against evolving threats and achieve globally recognized certifications for information security.



## External Relations

Our responsibility extends beyond our organization to the entire value chain. We collaborate with partners and suppliers to uphold Sustainability principles and ethical standards. Through transparent reporting, responsible procurement, and ESG risk management, we ensure that our external relationships reinforce our commitment to a sustainable future.



TOYOTA FINANCIAL SERVICES | Sustainability

# GOVERNANCE

Toyota Financial Services is fully committed to complying with the EU's sustainability and ESG regulations, such as the Sustainable Finance Disclosure Regulation (SFDR), Corporate Sustainability Reporting Directive (CSRD), and other key frameworks - by integrating Environmental, Social, and Governance considerations into all our financial products, disclosures, and internal practices.

Our European operations, both within the EU and in non-EU countries across Europe, adhere to Toyota's strong compliance culture, ensuring alignment with regional standards. We collaborate closely with regulators, customers, and partners to remain ahead of evolving requirements, reinforcing our role as a responsible provider of financial services that actively supports the transition to a low-carbon, socially inclusive economy.



## Sustainability Governance

Effective Sustainability performance requires strong governance, accountability and oversight.

During FY2026, TFS continued strengthening governance structures supporting ESG-related decision making, risk management and regulatory preparedness.

Particular attention was given to evolving sustainability reporting requirements, climate-related risk management practices and transparency expectations from stakeholders, regulators and customers.

Sustainability considerations are progressively being integrated into supplier engagement, procurement practices and external partner relationships to help strengthen responsible business conduct across the value chain.

## Responsible Sustainability Communication

TFS is committed to ensuring that sustainability-related communications remain accurate, balanced and evidence based.

Through internal awareness initiatives and governance processes, we seek to maintain transparency and build stakeholder trust while reducing greenwashing risks.

In line with our commitment to responsible communication, sustainability-related statements should be supported by appropriate evidence, methodologies and clearly defined boundaries where applicable.



# Building ESG knowledge across TFS

Creating a sustainable future requires informed decisions at every level of the organization. During FY2026, TFS continued expanding its internal Sustainability Hub as a central platform for ESG knowledge sharing and employee engagement.

Through articles, training materials, regulatory updates and educational campaigns, employees gained greater awareness of emerging sustainability topics and their relevance to the automotive financial services sector.

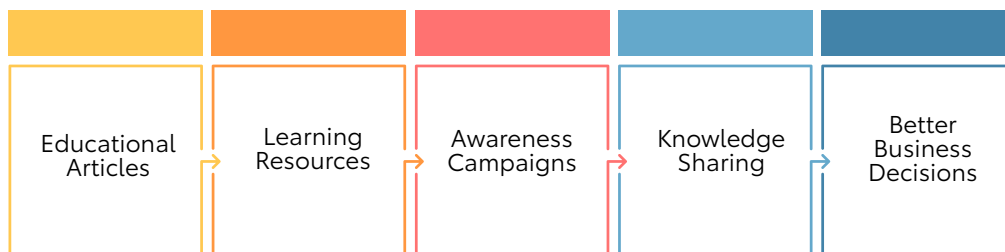
## Key topics covered

- Climate change mitigation and adaptation
- Climate resilience and physical climate risks
- Circular economy principles
- Biodiversity and nature-related risks
- Sustainable finance developments
- Corporate Sustainability Reporting Directive (CSRD)
- Double Materiality Assessment
- Human rights and responsible business conduct
- Greenwashing risks and responsible communications
- Sustainable mobility and decarbonisation pathways

”

By strengthening ESG literacy across the organization, we are helping employees understand how Sustainability connects to customer value, risk management and long-term business success.

## HOW WE BUILD ESG AWARENESS



EAR Sustainability

★ Añadido a favoritos    ⚙ Acceso a sitios

+ Nuevo    Promover    Detalles de la página    Versión preliminar    Lector inmersivo    Análisis

Publicado el 8/26/2026    Compartir    Editar

ESG  
Educational Content  
*essentials*



# SUSTAINABILITY TOPICS IN FOCUS | FY2027

---

## Building ESG knowledge for a more sustainable and resilient future

---

As sustainability expectations continue to evolve, Toyota Financial Services is strengthening ESG awareness across the organisation through educational content, knowledge sharing and continuous learning. Through our Sustainability Hub, colleagues can explore emerging Environmental, Social and Governance topics that shape our business, customers and society.

### CLIMATE CHANGE

---

Understanding how greenhouse gas emissions, decarbonisation pathways and evolving market expectations influence sustainable mobility and business strategy.

### CLIMATE RESILIENCE

---

Exploring how extreme weather events, changing environmental conditions and long-term climate impacts may affect customers, assets, operations and business continuity.

### SUSTAINABLE MOBILITY

---

Supporting Toyota's vision for sustainable mobility through vehicle financing, mobility services and customer-focused solutions that contribute to lower-emission transportation.

### CIRCULAR ECONOMY

---

Promoting awareness of how design, reuse, repair, refurbishment and recycling help reduce waste and maximize resource efficiency throughout product lifecycles.

### BIODIVERSITY & NATURE

---

Understanding how biodiversity loss and ecosystem degradation can create long-term environmental and economic challenges for businesses and society.

### HUMAN RIGHTS & SOCIAL RESPONSIBILITY

---

Promoting awareness of human rights, diversity, inclusion, fair treatment and responsible business conduct across all stakeholder groups.

### SUSTAINABLE FINANCE

---

Exploring the role of financial institutions in supporting the transition toward more sustainable business models and economic activities.

### RESPONSIBLE GOVERNANCE

---

Supporting ethical decision-making, effective oversight, regulatory compliance and responsible corporate behaviour.

### DATA PRIVACY & CYBERSECURITY

---

Recognising the importance of data protection, cybersecurity resilience and maintaining customer and stakeholder trust.

# About Toyota Financial Services

At Toyota Financial Services we provide mobility-related financial services, including loans, leasing, and insurance – guided by our mission to deliver sound financial solutions that enrich lives. Operating as Toyota Financial Services Europe & Africa Region, we cover 21 markets across two continents, supporting customers through a diverse network of local entities and partners.

In a world shaped by the pursuit of carbon neutrality, rapid technological change, and global uncertainties, mobility is evolving beyond transportation. Vehicles are becoming integral to daily life, offering safety, reliability, and connectivity. We aim to bridge production and sales through innovative, digital-first services that enhance customer experience and support Toyota's vision of sustainable mobility.

Our foundation remains strong: tailored products and services for each market, delivered in partnership with dealers and distributors. We strive to provide peace of mind and exceptional service to every customer, everywhere.

Disclaimer – This document provides an overview of sustainability-related initiatives and priorities. Unless otherwise stated, statements should not be interpreted as quantified environmental performance claims.



## Philosophy

Always think first of the interest and needs of customers.



## Mission

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



## Vision

Create value by enabling freedom of movement.  
Mobility for All.



## TFS Way

Courage  
Agility  
Collaboration

## Contact



Toyota Financial Services  
Europe & Africa Region  
ESG Department  
Avenue du Bourget, 60  
1140 Brussels  
Belgium



[TFS EAR ESG Department](mailto:esg@toyota-fs.com)



[www.toyota-europe.com/brands-and-services/toyota-financial-services](http://www.toyota-europe.com/brands-and-services/toyota-financial-services)