



Toyota
Financial Services

Sustainability at TFS

Executive message

As the financial arm of the Toyota Group, Toyota Financial Services plays a pivotal role in enabling "Mobility For All" through responsible, innovative, and inclusive financial products and services. In a world undergoing rapid transformation, our commitment to Sustainability is not just a strategic imperative, it is a reflection of our values and our responsibility to society



In FY2025, we deepened our efforts to integrate Sustainability into every facet of our operations. Through a Double Materiality Assessment, we identified key areas where our business both impacts and is impacted by environmental and social factors. These include climate risk, digital inclusion, financial literacy, and ethical governance.

Our strategy is built on three pillars:

1. Empowering Sustainable Mobility

We continue to support Toyota's transition to carbon-neutral mobility by financing low-emission vehicles and investing in digital platforms that enhance customer experience and reduce environmental footprint.

2. Inclusive Financial Services

We expanded access to mobility-related financial products for underserved communities, ensuring that freedom of movement is not a privilege, but a right.

3. Responsible Governance and Risk Management

Our governance framework has been strengthened to align with CSRD and European Sustainability Reporting Standards (ESRS), ensuring robust oversight of ESG risks and opportunities.

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Together, we will continue "to create value by enabling freedom of movement", while contributing to a more sustainable and equitable future.

We are proud of the progress we've made, but we recognize that Sustainability is a journey. Our stakeholders - customers, employees, partners, regulators, and communities - are essential to this journey. We remain committed to listening, learning, and leading with integrity.

Together, we will continue "to create value by enabling freedom of movement", while contributing to a more sustainable and equitable future.

Thank you for your continued trust.

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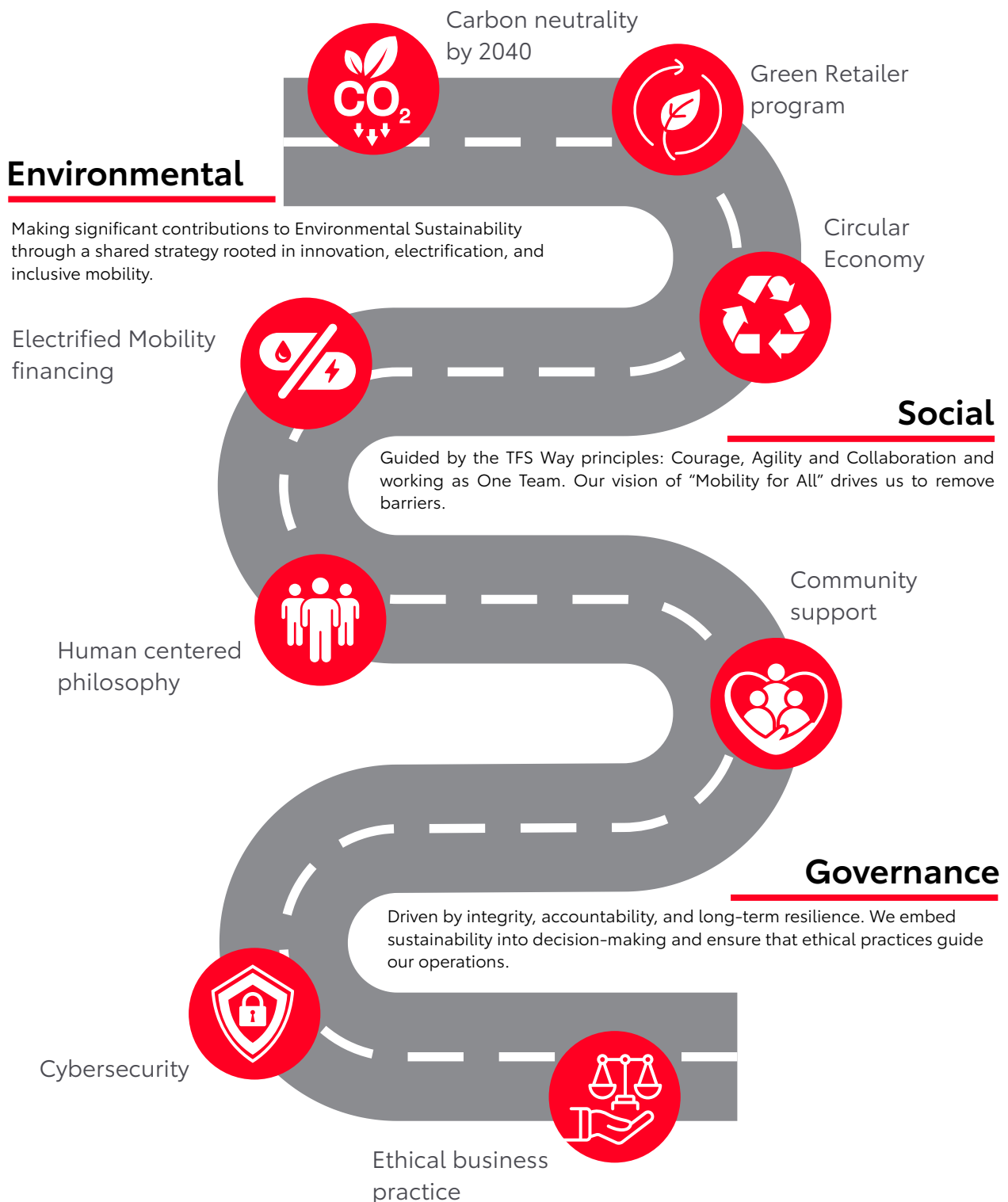
CEO

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

Toyota Financial Services' ESG strategy is fully aligned with Toyota Motor Corporation's global environmental vision. The 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.

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 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.

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.
- KINTO Zero - 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.

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.

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.



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:

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 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.

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.

For more information, please visit the [TFSC Corporate Guide](#). 



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

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