

TOYOTA FINANCE AUSTRALIA

INVESTOR UPDATE FY25 PRESENTATION

TOYOTA FINANCE AUSTRALIA

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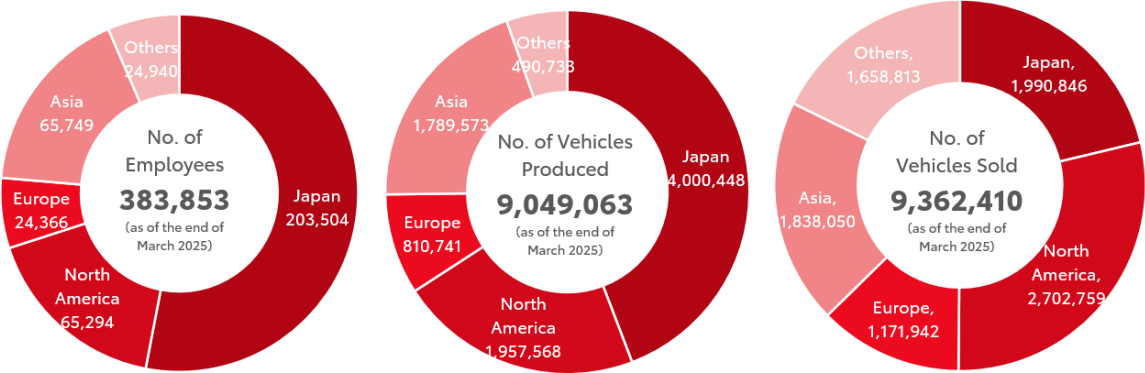
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THE GLOBAL TOYOTA GROUP

TOYOTA AT A GLANCE

- | Operating for over 80 years and a global leader in mobility.
- | Consolidated vehicle sales exceeded 9.3 million units in FY25.
- | Continued expansion in vehicle manufacturing capabilities.
- | Global manufacturing presence and extensive sales network.



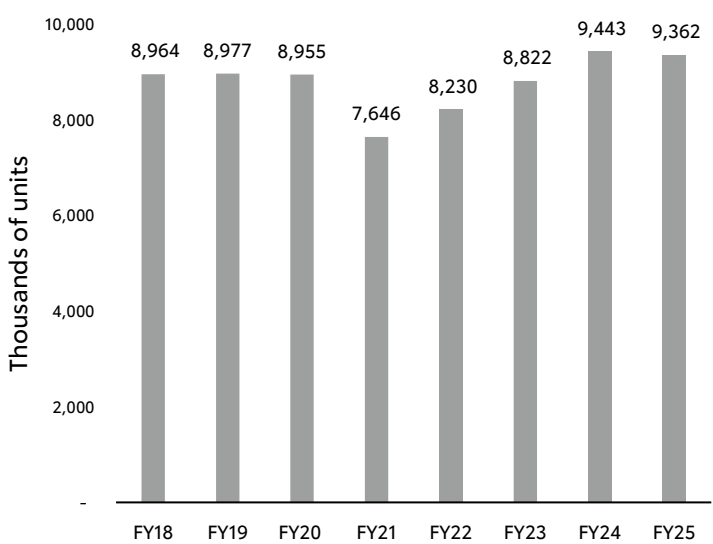
Toyota Group Companies

TOYOTA

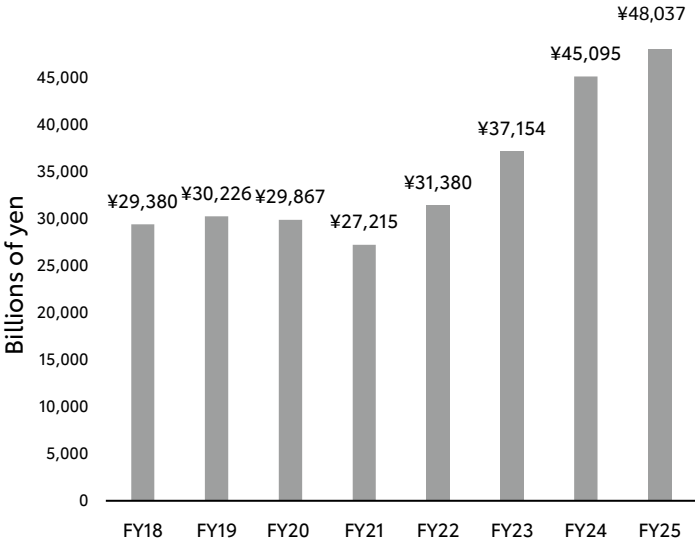
Markets vehicles in approximately 200 countries and regions
53 overseas manufacturing organisations in 26 countries and regions besides Japan

AUTOMOTIVE Design, Manufacturing, Distribution	TOYOTA FINANCIAL SERVICES	OTHER BUSINESSES
 	Consumer Financing Dealer Support & Financing Banking Securities Services Ancillary Products & Services	Housing Marine Telecommunications e-Business Intelligent Transport Services Biotechnology & Afforestation

Consolidated Vehicle Sales



Sales revenues



Sources: TMC Annual Financial Reports 2018-2025 <https://global.toyota/en/ir/financial-results/>
TMC Japanese Annual Securities Report 2025 <https://www.sec.gov/ix?doc=/Archives/edgar/data/1094517/000119312525142326/d925022d20f.htm>
TMC Form 20-F 2025 <https://www.sec.gov/ix?doc=/Archives/edgar/data/1094517/000119312525142326/d925022d20f.htm>
https://www.toyotafinancial.com/content/dam/tmcc-webcommons/toyotafinancial/documents/company-presentation/TMCC_Q4_FY2025_quarterly_Fixed_Income_update.pdf
Note: Numbers displayed may not add due to rounding.

GLOBAL TFS PRESENCE



Europe/Africa

- Germany
- United Kingdom (U.K.)
- Finland
- Italy
- Norway
- France
- Sweden
- Poland
- South Africa
- Ireland
- Senegal
- Czech Republic
- Denmark
- Hungary
- Spain
- Slovakia
- Russia
- Kazakhstan
- Portugal
- Netherlands
- Austria
- Belgium

Asia Pacific

- Australia
- New Zealand
- Thailand
- Malaysia
- Philippines
- Taiwan
- China
- Korea
- Indonesia
- Vietnam
- India
- Singapore

Americas

- United States of America (U.S.A)
- Puerto Rico
- Canada
- Brazil
- Venezuela
- Mexico
- Argentina
- Colombia

Japan

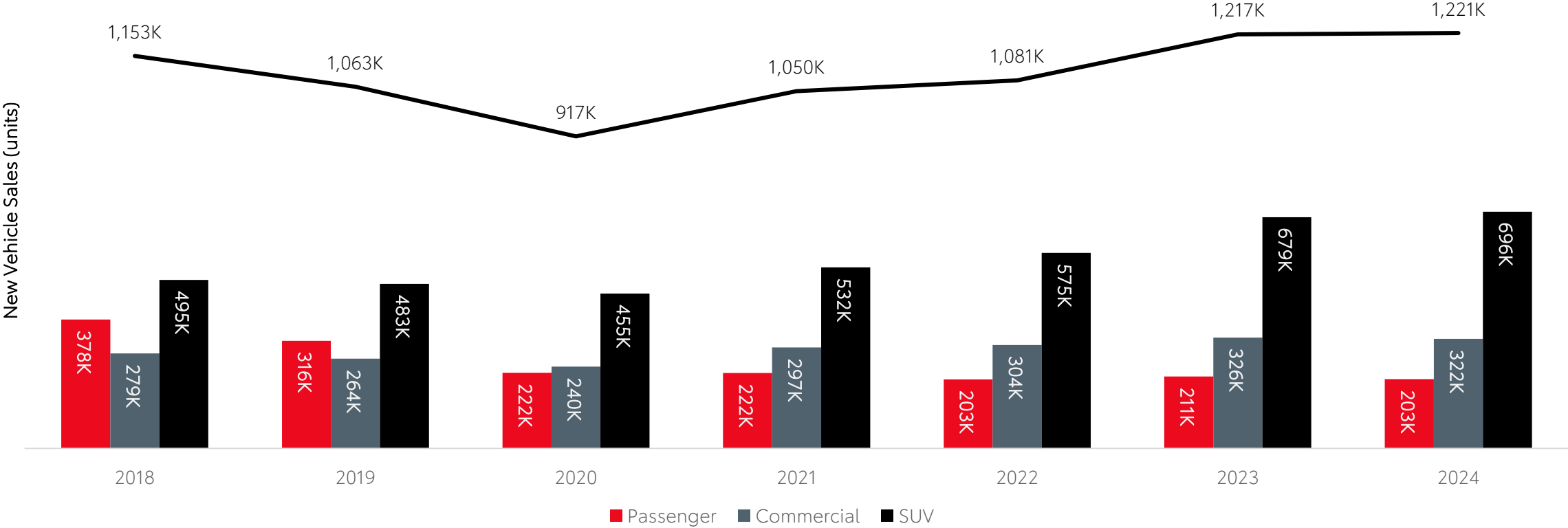
- Japan

TOYOTA FINANCE AUSTRALIA



AUSTRALIAN MARKET TREND

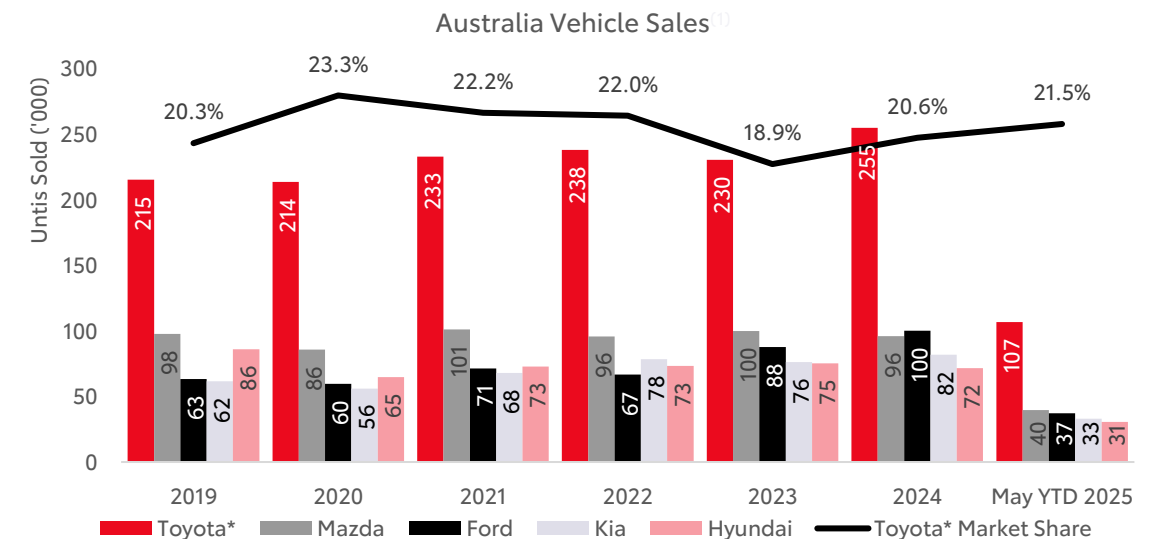
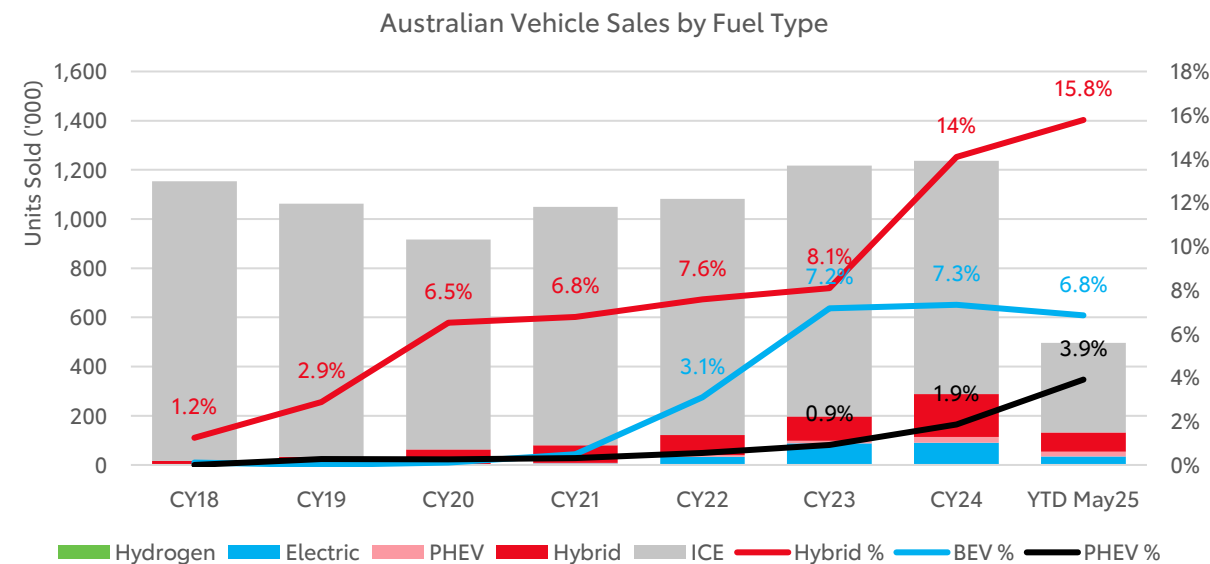
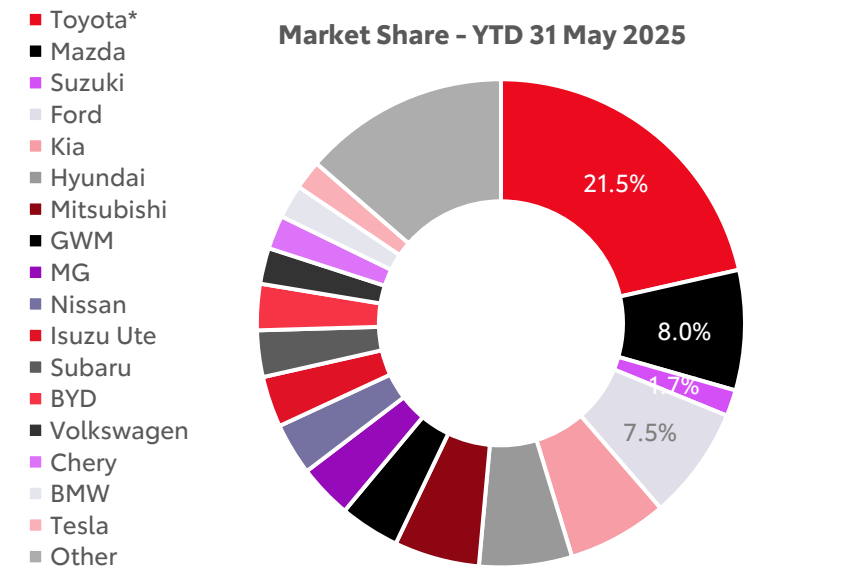
- | The Australian vehicle market has shown solid long-term performance and resilience, with total new vehicle sales for 12 months to December 2024 at 1,220,607.
- | There was a record number of new SUV sales in 2024 (696K)



Source: Actual data based on VFACTS Industry Reports to December 2024 published by Federal Chamber of Automotive Industries. Tesla and Polestar ceased reporting to VFACTs from June 2024 & March 2024 respectively
Note: Numbers displayed may not add due to rounding.

TOYOTA'S MARKET LEADERSHIP

- 2024 marked **22 years** in a row with Toyota* as Australia's top selling automotive brand (20.6% market share).
- In 2024, Toyota was again rated as the 'Most Trusted Brand in Automotive' ahead of over 40 brands in the Roy Morgan's Trusted Brand Awards.
- TFA continues to finance Mazda and Suzuki dealers and customers through our strategic alliance (AAAF).
- Toyota* is well positioned to capture growth in **hybrid** vehicle sales in Australia, with 53,580 units sold for 5 months to the end of May 2025. This represents **50%** of total Toyota sales in Australia and **68%** of Australian new hybrid vehicle sales.



Source: (*) Toyota includes Toyota and Lexus marques
VFACTS Industry Reports to May 2025 published by Federal Chamber of Automotive Industries. Sales units for Tesla and Polestar sourced from EVC Vehicle Sales report to May 2025
<https://www.roymorgan.com/findings/9752-trusted-brand-awards-2024-key-brand-winners>
Note: Numbers displayed may not add due to rounding.

OVERVIEW

Toyota Australia

- | In 2025 Toyota Australia continues its transformation from an automotive company into a mobility company.
- | To achieve this future direction, Toyota are currently focused on the following activities:
 - | Influence of **product design and development** to suit the Australian market.
 - | Sourcing of **fun-to-drive and innovative vehicles** with environmentally focused drivetrains.
 - | Extend **usership (carshare / rideshare) and ownership solutions** through KINTO
 - | Establishment of Toyota Australia's **Centre of Excellence** at the former manufacturing plant in Altona, Victoria.
 - | **Toyota Community Trust** (TCT) distribution of funds to not-for-profit organisations encouraging young Australians to pursue further studies within Science, Technology, Engineering and Mathematics (STEM).

Product Innovation

- | | |
|---------------------------------|---|
| Hybrid vehicles | Automated vehicles |
| Electric and fuel cell vehicles | Cooperative intelligent transport systems |
| Petrol and diesel vehicles | |



Toyota Finance Australia Future Direction

2030

PURPOSE: To make a difference by enabling people to connect to what matters most

MISSION: We empower people to innovate, making mobility possible

VISION: Create value by enabling freedom of movement

- | TFA has crystallised its 2030 strategy to focus on three strategic pillars to deliver future growth:

Transform the Ownership Experience

We will harness Toyota's unique value chain ecosystem to create a **digitised & integrated** product & service offering for customers

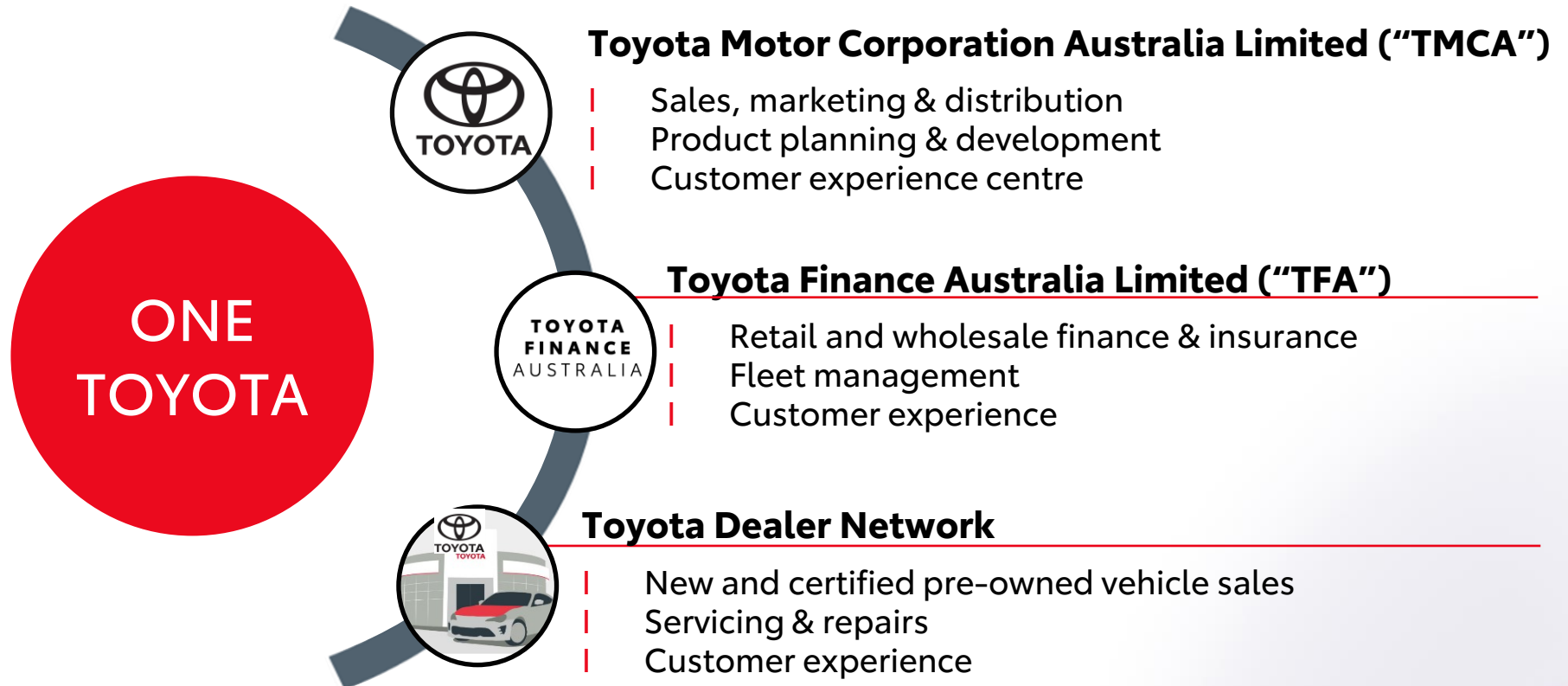
Make usership easy and accessible

We will extend & deepen the **lifecycle** of vehicles beyond the first ownership cycle and **innovate** compelling mobility solutions for customers

Become a future-fit organisation

We will **re-organise** our business operating model to deliver **agility & capability** for competitive market leadership in the future mobility marketplace

VALUE CHAIN



Toyota, your essential partner throughout Australia

BUSINESS OVERVIEW

Products and Services	
<div>Retail Finance</div> <ul style="list-style-type: none"> • Consumer Loans • Commercial Finance • Guaranteed Future Value • Full-Service Lease (FSL) 	<div>Fleet Management</div> <ul style="list-style-type: none"> • Asset Finance • Fleet Management • Vehicle Maintenance • Novated Leasing • Salary Packaging
<div>Dealer Finance</div> <ul style="list-style-type: none"> • Bailment Finance • Commercial Real Estate • Working Capital • Revolving Credit Lines 	<div>Insurance⁽¹⁾</div> <ul style="list-style-type: none"> • Retail Insurance - Comprehensive Motor Vehicle Insurance (incl. Roadside Assistance)⁽²⁾ • Dealer Insurance - Bailment Insurance • Dealer Insurance - Dealer House Insurance
<div>KINTO⁽³⁾</div> <ul style="list-style-type: none"> • KINTO Share • KINTO Rent • KINTO Flex 	

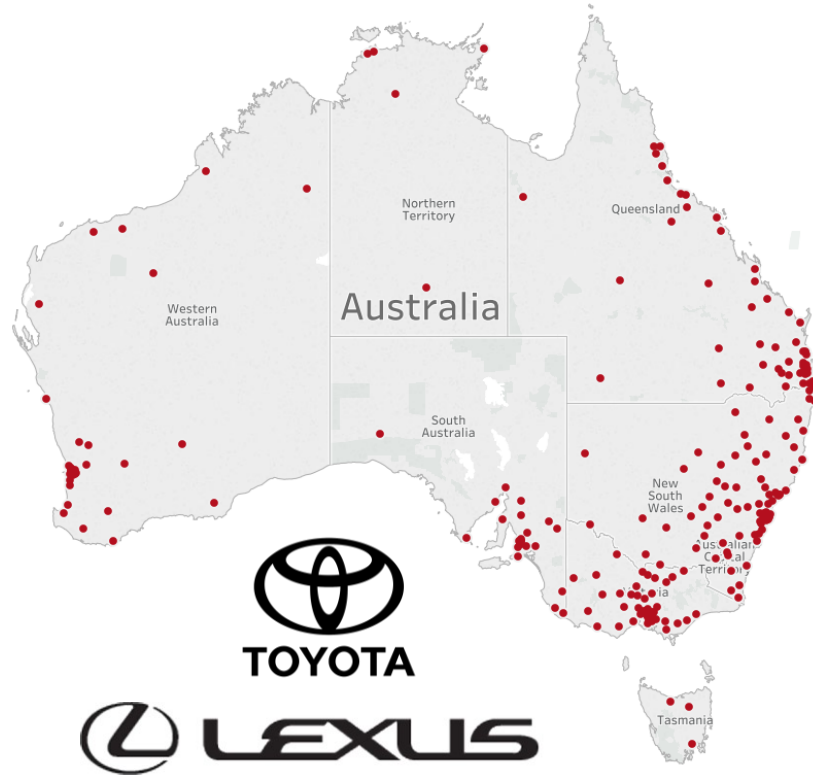
Business Highlights

- | Established in 1982, TFA is a leading provider of automotive finance and insurance in Australia with strong market share that continues to drive revenue and support vehicle sales.
- | Largest Fleet Management business of the global Toyota Group. Diversified portfolio across various industries.
- | In January 2019, AAAF (Australian Alliance Automotive Finance, a wholly owned subsidiary of TFA) entered a strategic alliance with Mazda Australia Pty Limited to provide financial services to Mazda dealers and customers.
- | In March 2021, Toyota Finance Australia launched KINTO Share, a car sharing service, followed by KINTO Rent in June 2021.
- | In 2022, AAAF entered into an agreement with Suzuki Australia Pty Ltd (SAPL) and Suzuki Auto Co (SAC) to provide financial services to Suzuki dealers and customers Australia-wide.

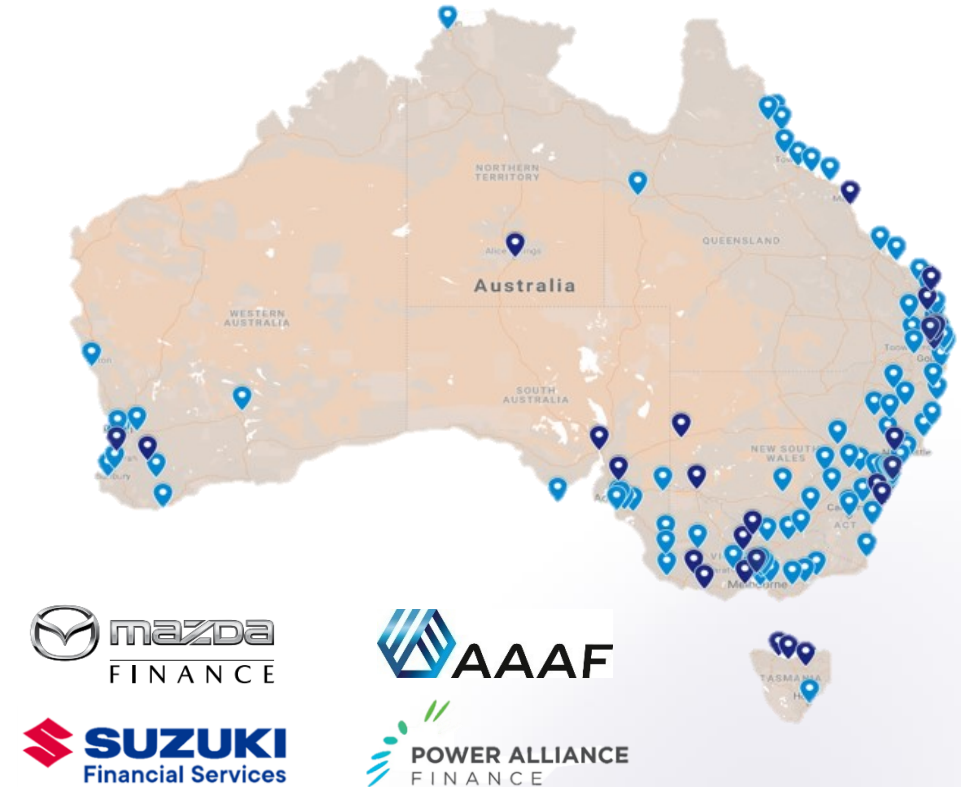


(1) TFA is an insurance distributor under an Australian Financial Services License, however, does not underwrite the insurance risk.
 (2) Roadside assistance is not an insurance product
 (3) <https://www.kinto.com.au/>

TOYOTA NETWORK IN AUSTRALIA



- | 210 Dealers PMAs (188 Toyota and 22 Lexus).
- | 323 Physical Dealership sites.
- | TMCA HQ, Regional Offices and Toyota WA.



- | 132 Mazda Dealers
- | 119 Suzuki Dealers
- | 261 Power Alliance Dealers

RETAIL SEGMENT

Products and Services



Consumer

- | Fixed rate consumer loan
- | Fixed rate consumer loan with Guaranteed Future Value (GFV)
- | Novated lease⁽¹⁾
- | Full-Service Lease (FSL)



Commercial

- | Fixed rate loan
- | Fixed rate loan with Guaranteed Future Value
- | Lease products⁽¹⁾
- | Full-Service Lease (FSL)



Wholesale

- | Real estate capital loans
- | Bailment facilities
- | Charge plan facilities
- | Working capital



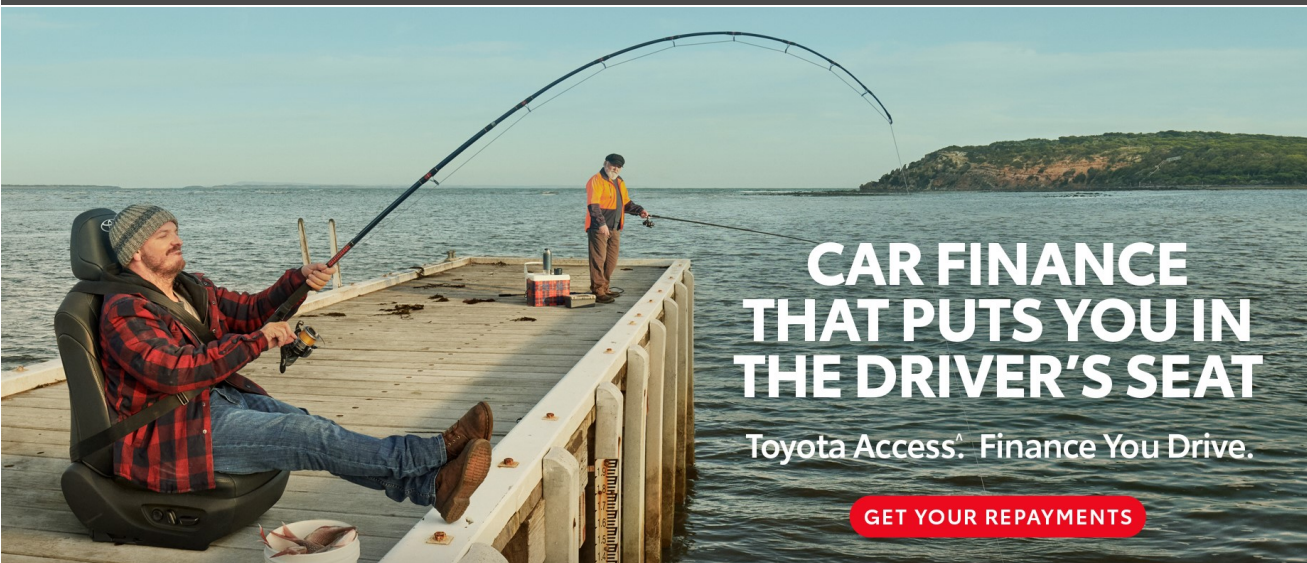
Insurance⁽²⁾

- | Retail Insurance – Comprehensive Motor vehicle Insurance (incl. Roadside assistance⁽³⁾)
- | Dealer Insurance – Bailment Insurance
- | Dealer Insurance – Dealer House Insurance

Overview

- | One of Australia's leading vehicle financiers with 43+ years experience.
- | Leading finance provider for both Toyota and Non-Toyota⁽⁴⁾ vehicles and Franchises.
- | Long standing partnership with the Australian Dealer Network.
- | Focused on Customer experience and retention.

Guaranteed Future Value (GFV) - Toyota Access



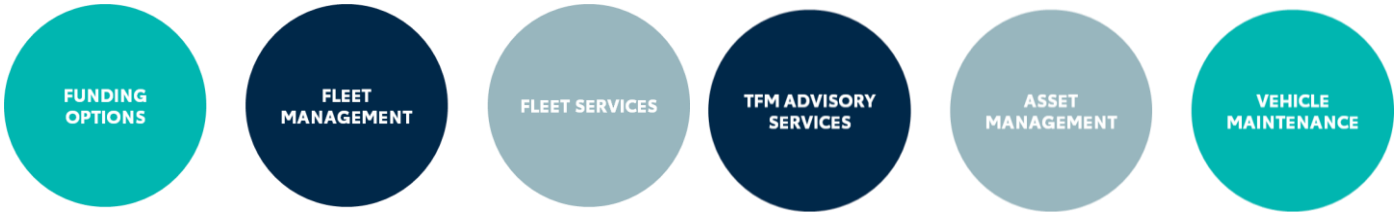
⁽¹⁾ Lease products (Novated Lease, Finance Lease) are administered through Toyota Fleet Management
⁽²⁾ TFA is an insurance distributor under an Australian Financial Services License, however, does not underwrite the insurance risk.
⁽³⁾ Roadside assistance is not an insurance product
⁽⁴⁾ TFA's Power Torque brand, AAAF's & Power Alliance Finance Mazda Finance brand was established for non-Toyota Franchises in 2008 and 2019 respectively

FLEET SEGMENT

Overview

- | Largest Fleet Management business of the global Toyota Group
- | Australia's only end-to-end fleet solution through One Toyota
- | Variety of distribution channels
- | Ongoing development of innovative mobility services
- | Diversified fleet customer portfolio across various industries
- | One of the top 2 largest fleet management companies in Australia

Products and Services



SPECIALIST BUSINESS AREAS

Novated Leasing

Small Business

Rental

Salary Packaging

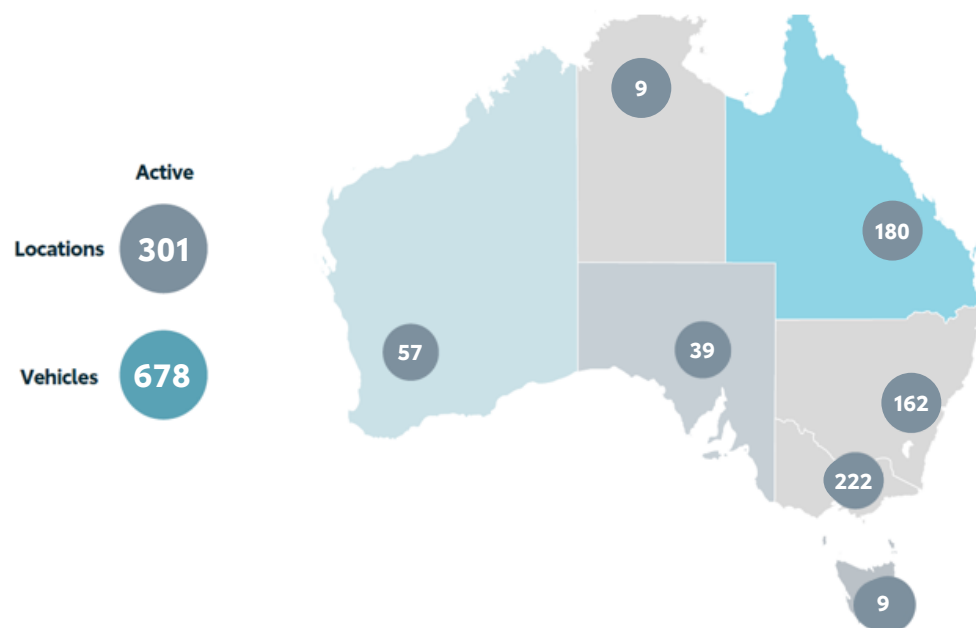
Connectivity & Mobility

Commercial Vehicles

Environmental



KINTO SEGMENT



KiNTO®

Overview

- | In 2021, Toyota Finance Australia launched KINTO, a car rental business which allows members to rent the latest Toyota vehicles from over 200 locations for as little as an hour up to a year.
- | KINTO provides motorists with a simple, flexible and affordable mobility solution, whilst supporting our dealer network across carsharing, car rental and car subscription.
- | KINTO is free to join and is a fully digital service where members book, pay, unlock and drive our vehicles all from the convenience of their Smartphone.
- | Adding over 700 new members each month, KINTO has grown to over 26,000 members in May 2025 with our active members booking on average twice per year for an average duration of 4.5 days.
- | To drive growth, KINTO is focussed on integrating further into the Toyota ownership experience as well as fostering B2B and strategic partnerships where KINTO provides a flexible vehicle solution.



SUSTAINABILITY



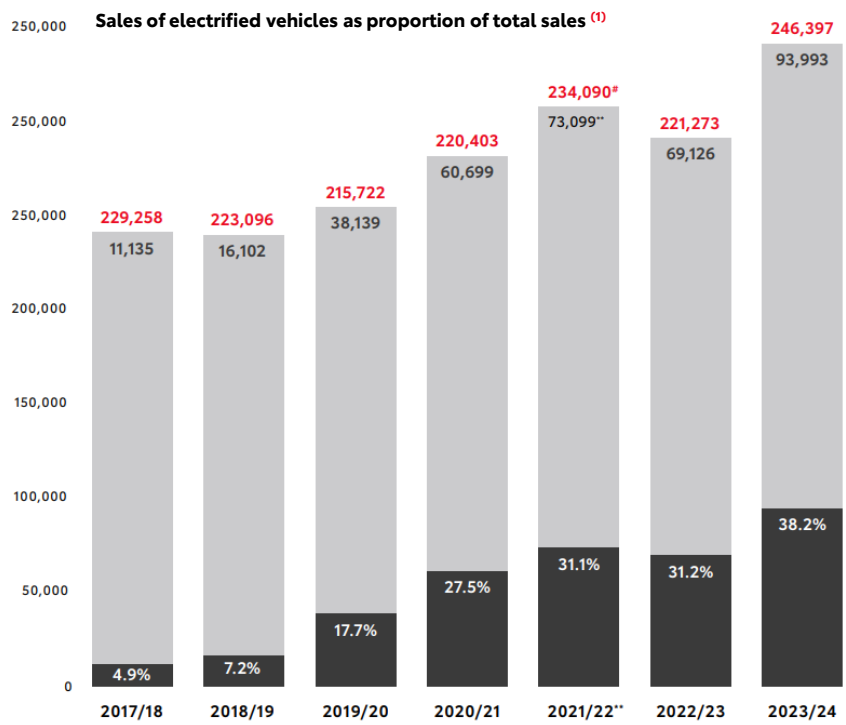
GLOBAL SUSTAINABILITY - CREATING POSITIVE CHANGE



The Toyota Environmental Challenge 2050 is a set of six visionary challenges that will create a net positive impact on the planet and society. These six challenges are guiding our efforts to build a better, smarter, more sustainable future.

LOCAL SUSTAINABILITY

- | TMCA continues its transition to **decarbonization** by taking a multi-pathway approach to developing a range of **low-carbon** solutions and technologies that meet the **diverse** needs of our customers.
- | The sales mix has transitioned from internal combustion engine to electrified vehicles year on year, with electrified vehicle sales making up 38.2% of total sales in FY24.
- | The Second-Generation Toyota Mirai, powered exclusively by hydrogen and generating zero carbon emissions, was launched in April 2021.
- | Toyota's first all-electric vehicle, the bZ4X launched in Australia in 2024.



2,460
Hybrid batteries
recycled in FY24

2,692t
of CO₂ offset in FY24
from solar systems
installed

Carbon
neutrality
A new team set up
dedicated to
decarbonisation

1,532t
of 2,141t waste
was recycled in
FY24



Diverse solutions for diverse situations

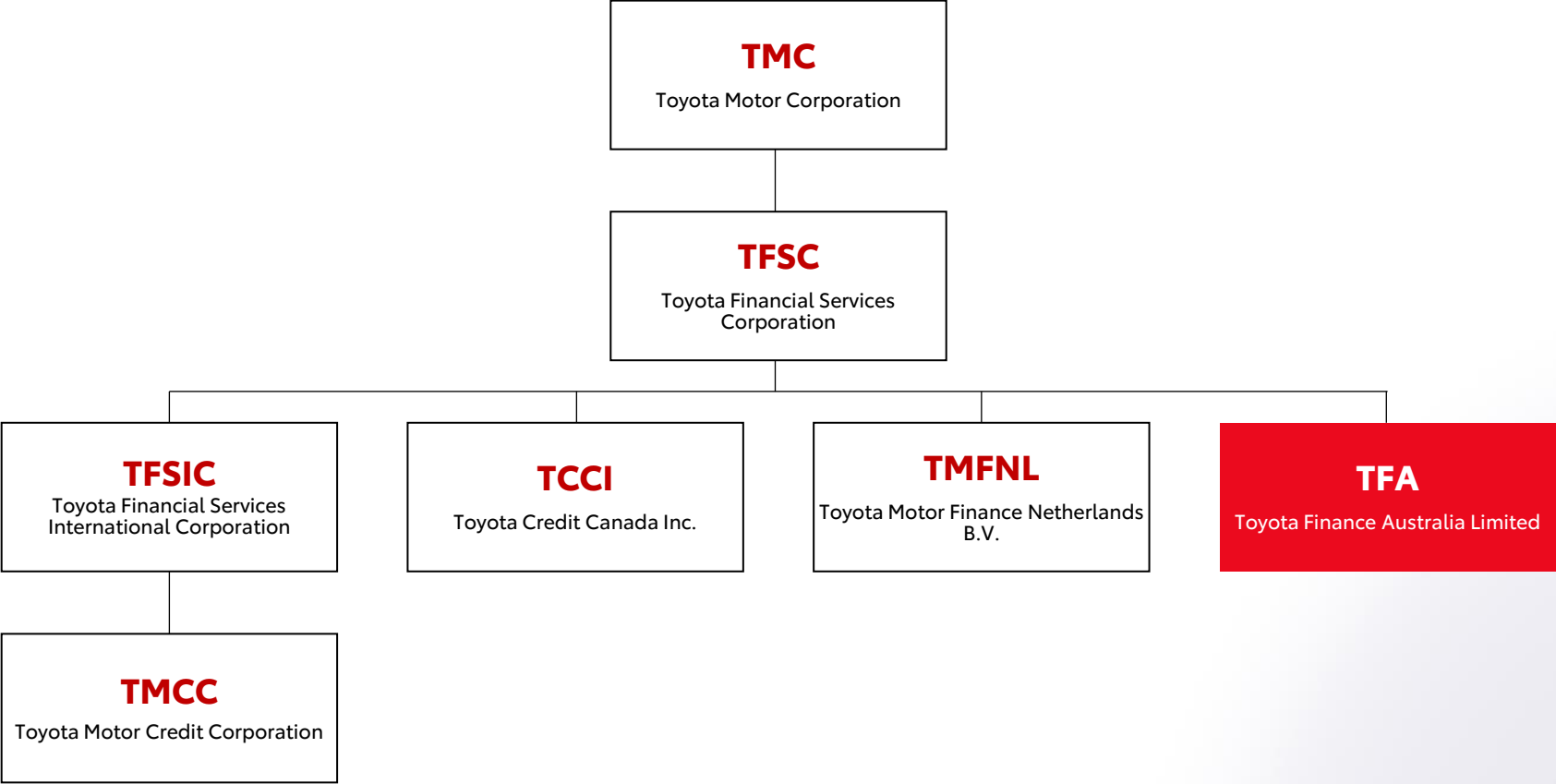


⁽¹⁾ Electrified vehicles include hybrid, battery electric and fuel cell electric vehicles. Total sales include Toyota and Lexus.
Source: <https://www.toyota.com.au/-/media/toyota/main-site/page-data/sustainability/files/reports-2024/toyota-australia-sustainability-report-2024.pdf>

TFA CREDIT STRENGTH

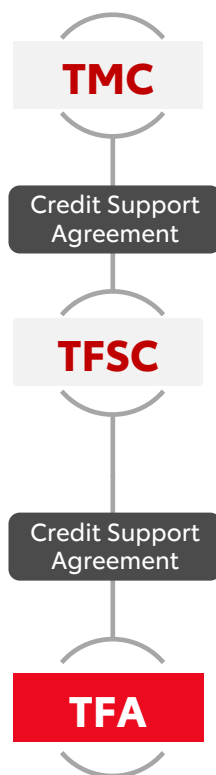


SELECT ENTITIES



- | TMCC, TCCI, TMFNL and TFA are named issuers under the €60,000,000,000 Euro Medium Term Note Programme.
- | TMCC, TMFNL and TFA are named issuers under the A\$10,000,000,000 Debt Issuance Programme.

CREDIT SUPPORT AGREEMENTS



- | Securities issued by TFA (and various other TFSC subsidiaries) have the benefit of a credit support agreement with TFSC.⁽¹⁾
 - | *TFSC will continue to own 100% of TFA.*
 - | *TFSC will cause TFA to maintain a tangible net worth of at least A\$150,000 as long as covered securities are outstanding.*
 - | *If TFA determines it will be unable to meet its payment obligations on any covered securities, TFSC will make sufficient funds available to TFA to ensure that all payment obligations are paid as due.*
 - | *Agreement cannot be terminated until (1) repayment of all outstanding covered securities or (2) each rating agency requested by Toyota to provide a rating has confirmed no change in rating of all such securities.*
- | TFSC in turn has the benefit of a credit support agreement with TMC.
 - | *Same key features as TFSC/TFA credit support agreement.*
 - | *TMC will cause TFSC to maintain a tangible net worth of at least JPY 10 million as long as covered securities are outstanding.*
- | TFSC's and/or TMC's credit support obligations will rank *pari passu* with its direct, unconditional, unsubordinated and unsecured debt obligations

⁽¹⁾ "Securities" are defined as outstanding bonds, debentures, notes and other investment securities and commercial paper. It does not include bank loans or asset-backed securities issued by TFA's securitisation trusts
Source: https://www.toyota.com.au/-/media/project/toyota/toyota/explore/corporate/investors/files/20241106_euro_medium_term_notes_2024.pdf?rev=3d207668ba0c4144a8003a44ec3632a7

CREDIT RATINGS

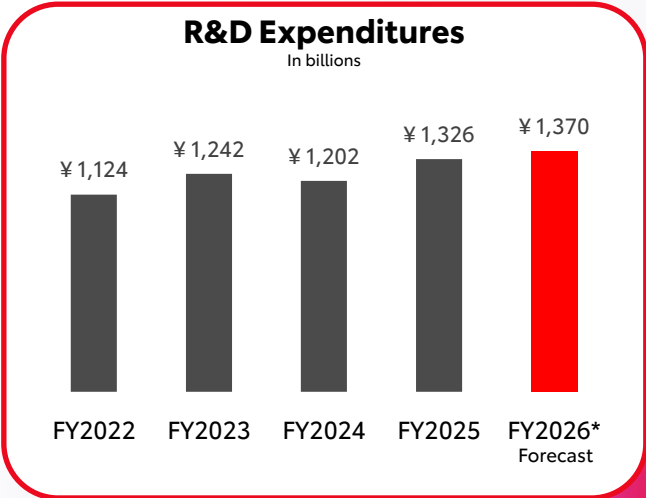
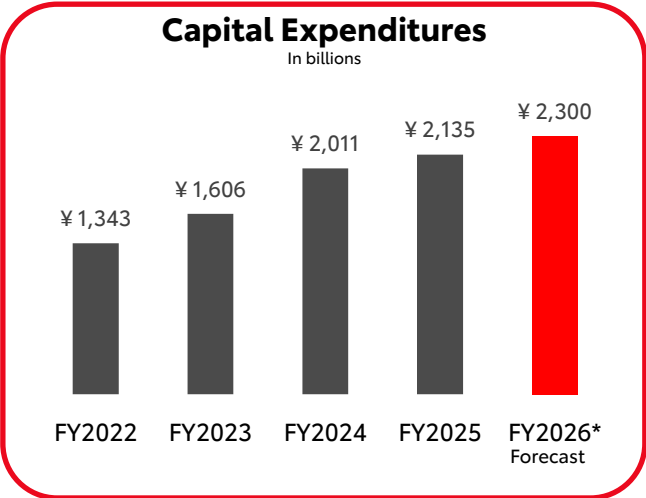
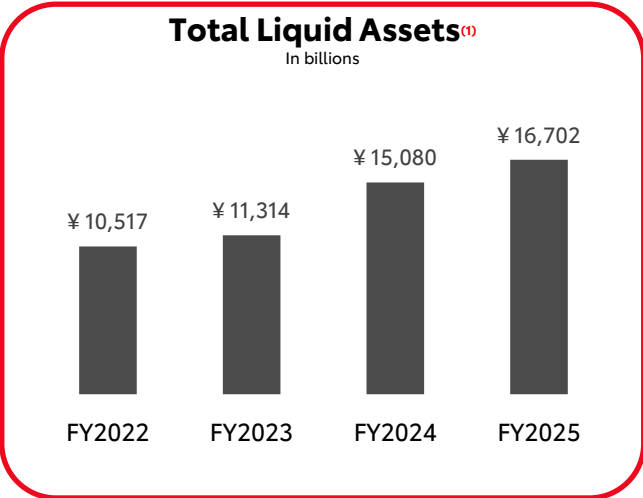
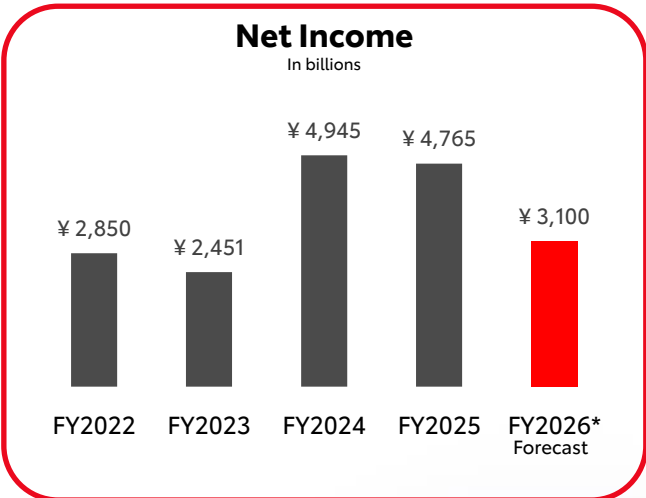
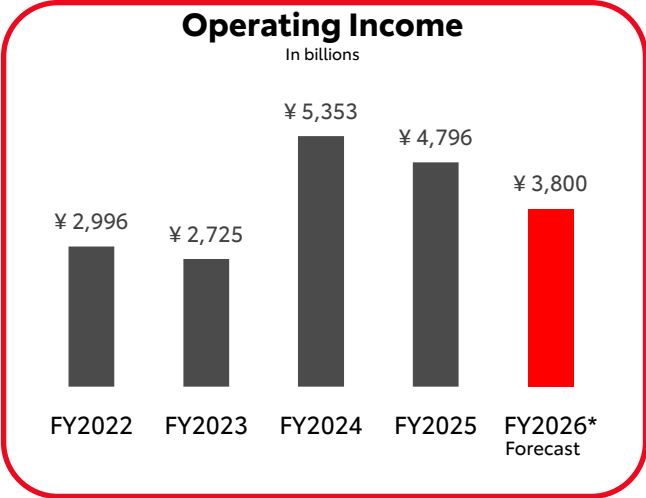
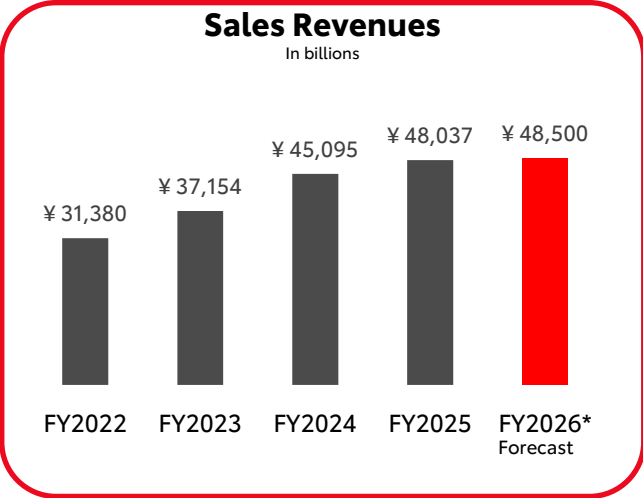
	Standard & Poor's		Moody's	
	Long Term	Short Term	Long Term	Short Term
Toyota Motor Corporation	A+	A-1+	A1	P-1
Toyota Finance Australia Limited ⁽¹⁾	A+	A-1+	A1	P-1
Outlook	Stable		Stable	
	(As at June 2025)		(As at June 2025)	

(1) These Credit Ratings are applicable to TFAL Bond and Commercial Paper Programs.
Source:
<https://disclosure.spglobal.com/ratings/en/regulatory/org-details/sectorCode/CORP/entityId/108579>
<https://www.moodys.com/credit-ratings/Toyota-Motor-Corporation-credit-rating-756850/ratings/view-by-class>
<https://disclosure.spglobal.com/ratings/en/regulatory/org-details/sectorCode/CORP/entityId/117060>
<https://www.moodys.com/credit-ratings/Toyota-Finance-Australia-Limited-credit-rating-10940/ratings/view-by-class>

FINANCIAL OVERVIEW



FINANCIAL HIGHLIGHTS – GLOBAL TOYOTA

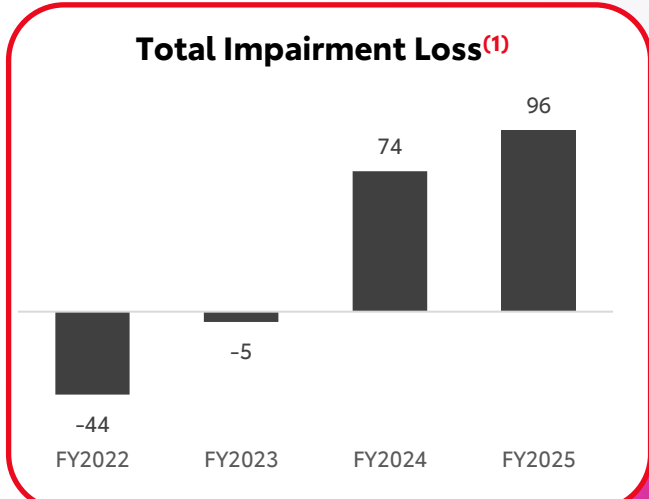
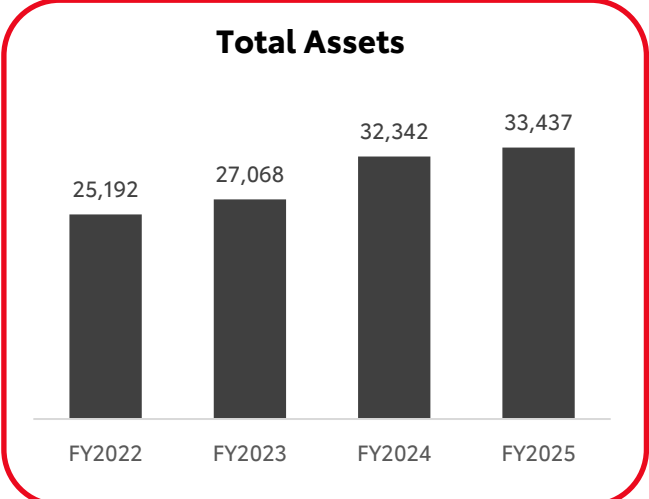
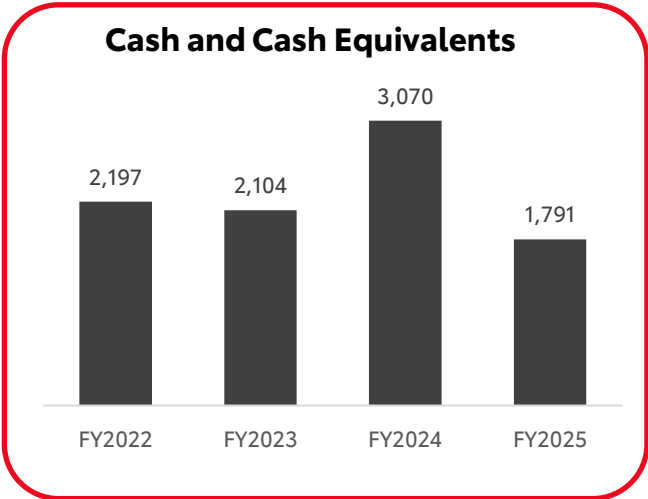
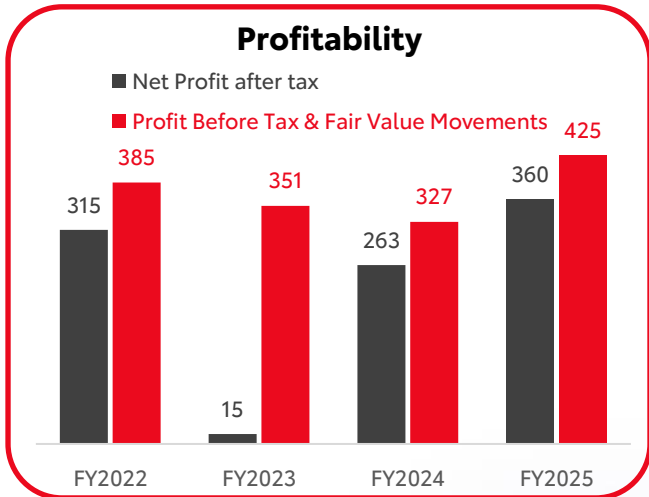
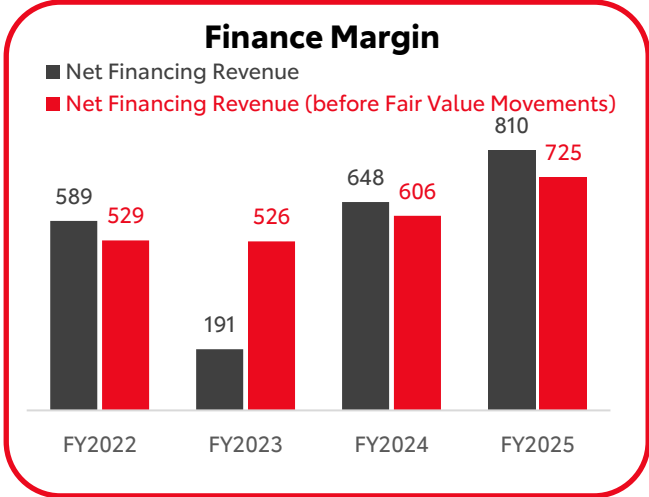
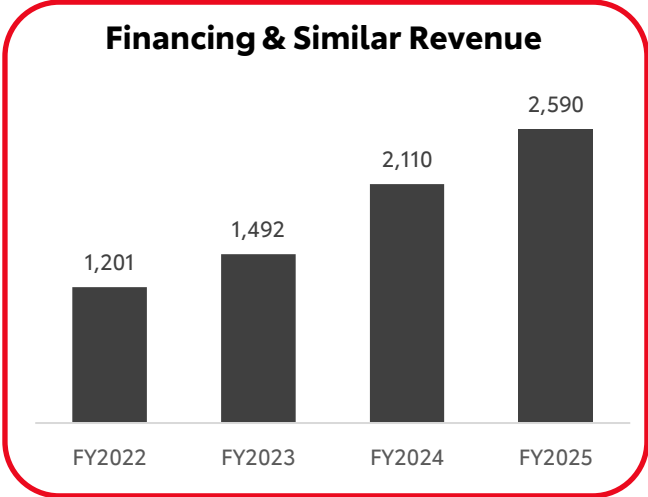


(1) Cash and cash equivalents, time deposits, marketable debt securities and its investment in monetary trust funds, excluding in each case those relating to financial services.

Sources: TMC Annual Financial Results 2022-2025

Note: Numbers displayed may not add due to rounding.

FINANCIAL HIGHLIGHTS – TOYOTA FINANCE AUSTRALIA

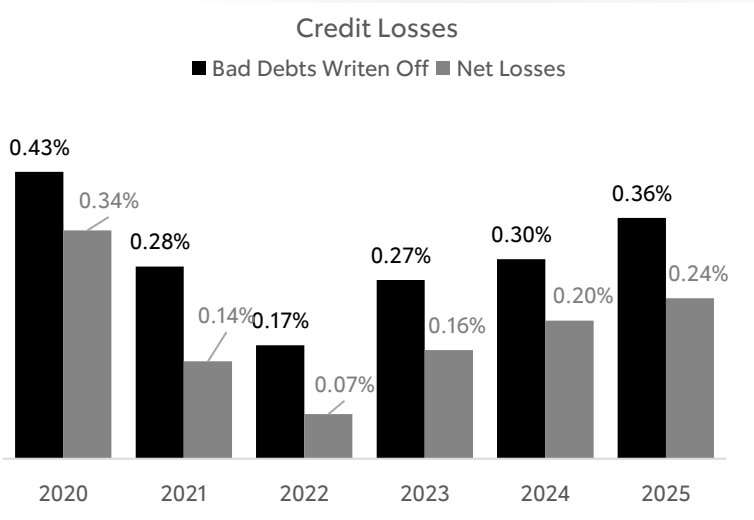
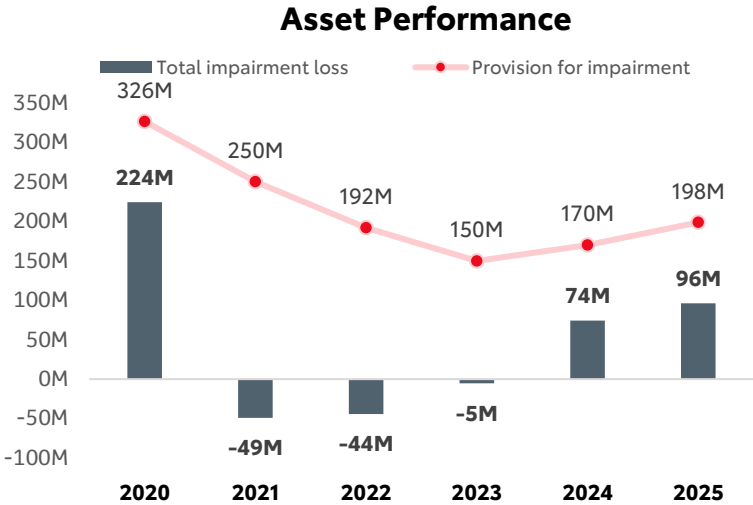
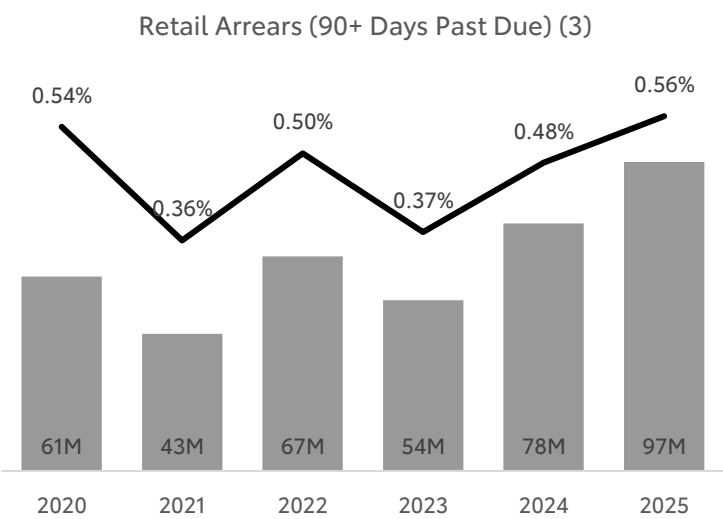
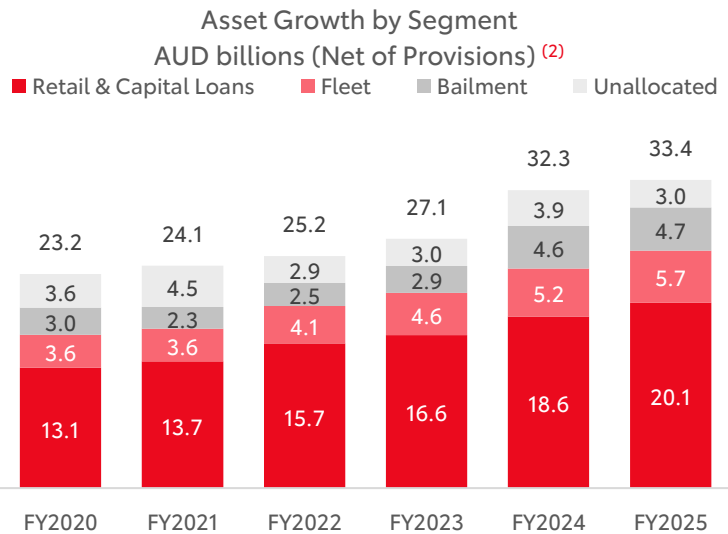


AUD millions

⁽¹⁾ Total impairment loss is calculated as Total Impairment Loss + Increase in Impairment Loss Provision
Sources: TFA Annual Financial Reports 2022-2025
Note: Numbers displayed may not add due to rounding.

ASSET QUALITY AND GROWTH

- Growth of assets to A\$33.4b in FY25, including an increase in loans and leases to A\$30.5b
- Strong and stable credit quality demonstrated through low credit losses and delinquencies.
- TFA has been a leader in automotive industry application scorecards since 2001. Continuous optimisation strategies that enable loss mitigation include a risk-based collection segmentation model and Champion/Challenger testing.
- Provision for impairment established on objective evidence. ⁽¹⁾



⁽¹⁾ Total impairment loss is calculated as credit impairment loss + non-credit impairment loss on motor vehicles under operating lease + non-credit impairment losses on Guaranteed Future Value

⁽²⁾ Retail segment is comprised of loans and leases to consumer and commercial customers including wholesale finance consisting of loans and bailment facilities to motor vehicle dealerships. Fleet segment is comprised of loans and leases to small business and fleet customers

⁽³⁾ Measured as the ratio of amounts over 90 days (credit impaired) against retail loans and receivables. Values displayed are in AUD millions and are as at March 31 for each respective financial year.

⁽⁴⁾ Net Losses measured as bad debts written off net of recoveries of bad debts written off. Bad Debts Written Off and Net Losses both measured as percentage of Net Loans and Receivables

Source: TFA Annual Financial Reports 2020-2025

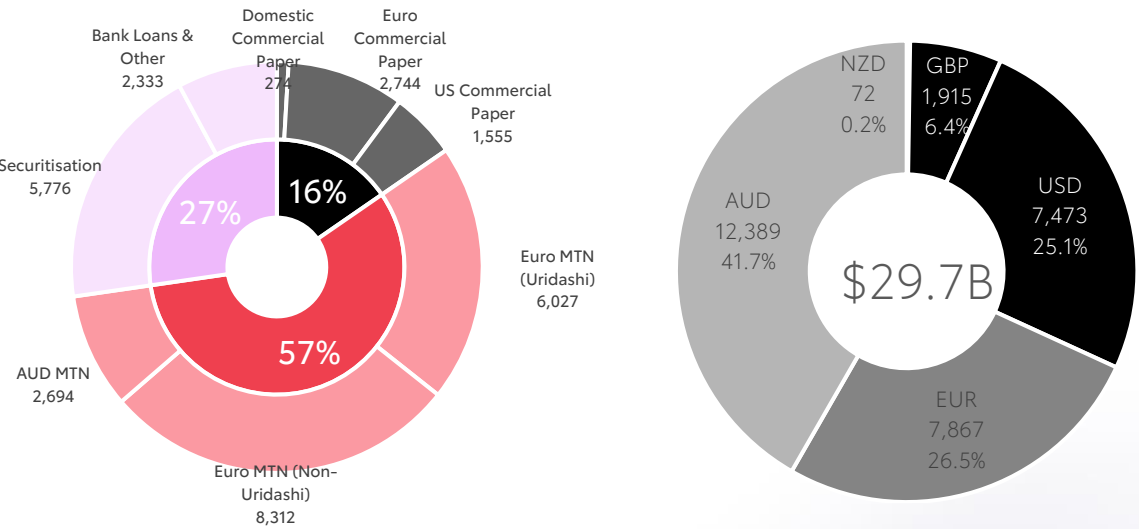
Note: Numbers displayed may not add due to rounding.

FUNDING OVERVIEW

Diverse, Cost Effective and Stable Funding

- I Diversified funding sources from a mix of currencies (AUD, USD, EUR, GBP, NZD, HKD)
- I Established presence in Australian, Euro and Uridashi bond markets
- I Three CP programmes across Euro, US and Australian markets
- I Access to Private Securitisation programmes
- I Expanding funding from various markets to meet asset growth

FY 2025 Total Debt by Product & Currency (AUD millions)



Frequent Issuer - Capital Markets Issuances



LIQUIDITY

Master Credit Facility (US\$15 billion) ⁽¹⁾

- | Access to US\$5 billion 364-day syndicated bank credit facility.
- | Access to US\$5 billion 3-year syndicated bank credit facility.
- | Access to US\$5 billion 5-year syndicated bank credit facility.

Money Market Facilities

- | A\$3.39 billion in uncommitted and bilateral committed money market facilities. ⁽²⁾

Commercial Paper

- | A-1+ / P-1 rated domestic, euro and US commercial paper programmes.

Securitisation

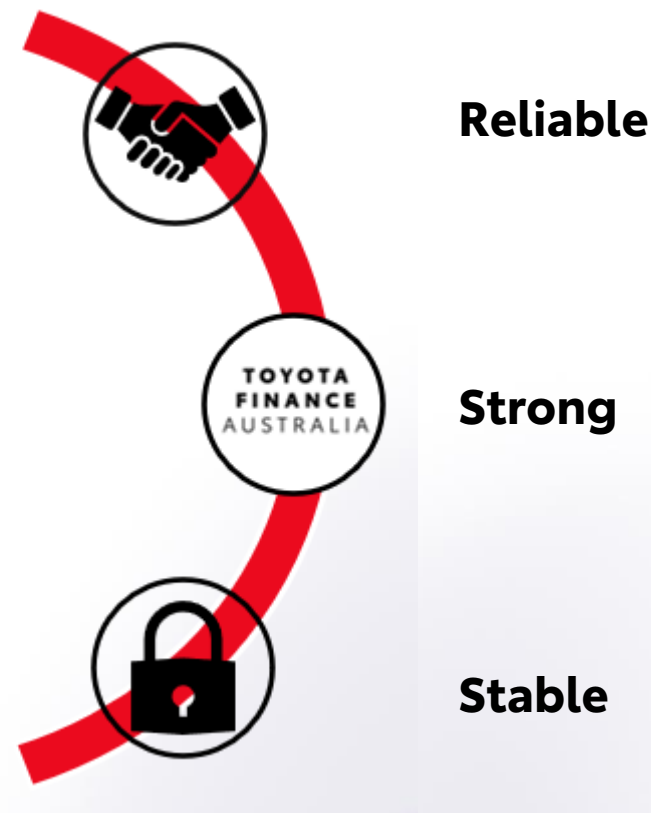
- | A\$664 million of available capacity from private securitisation programmes. ⁽³⁾

Cash and Cash Equivalents

- | A\$1.8 billion in short-term liquidity and investments. ⁽⁴⁾

Debt Capital Markets & Intercompany Lending

- | Access to various domestic and international capital markets
- | Credit Support Agreements from TMC- TFSC- TFA



⁽¹⁾ Shared with other Toyota Group entities, including TMCC, TCP, TCCI, TMFNL, TKG and TFS UK, with total sublimit of US\$3 billion

⁽²⁾ \$3.39b of uncommitted and nil of committed facilities with banks as of 31 March 2025.

⁽³⁾ Furthermore, Toyota Mobility 2025 securitisation Trust was created in April 2025, which includes a senior loan facility with a limit of A\$2 billion

⁽⁴⁾ Cash and cash equivalents as of 31 March 2025.

Source: TFA Annual Financial Report 2025

Note: Numbers displayed may not add due to rounding.

FUNDING STRATEGY

Diverse, cost effective and sustainable funding

P-1 | A-1+

Commercial Paper Programmes
Euro, AUD and USD

Global Issuer

Euro and AUD
Medium Term Note Programmes

Private ABS

Readily Salable
Retail Receivables

Private Placements

Receptive and responsive to reverse
enquiry

USD
NZD HKD
AUD
GBP EUR

Multi-currency Issuance Capacity

Credit Facilities

Committed and Uncommitted Bank Credit
Facilities

Investor focused



Long-Term Approach



Responsive



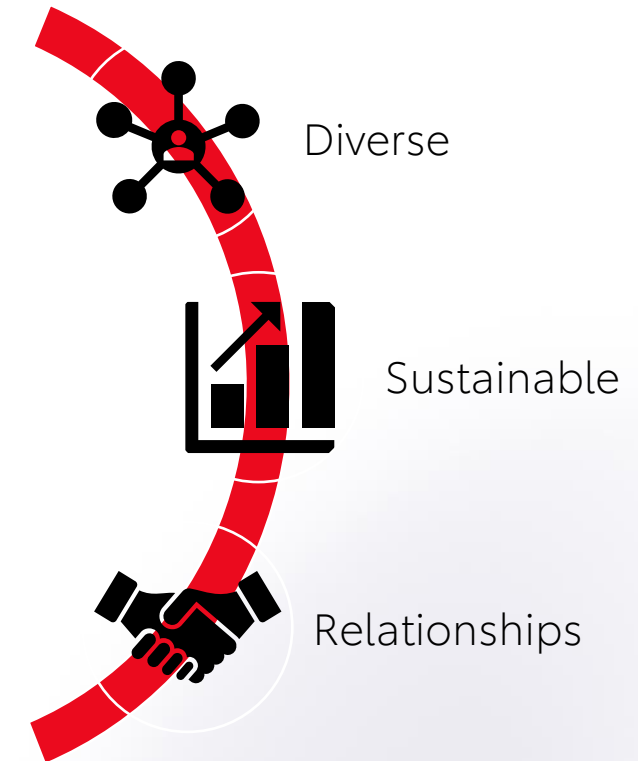
Best-in-Class Execution



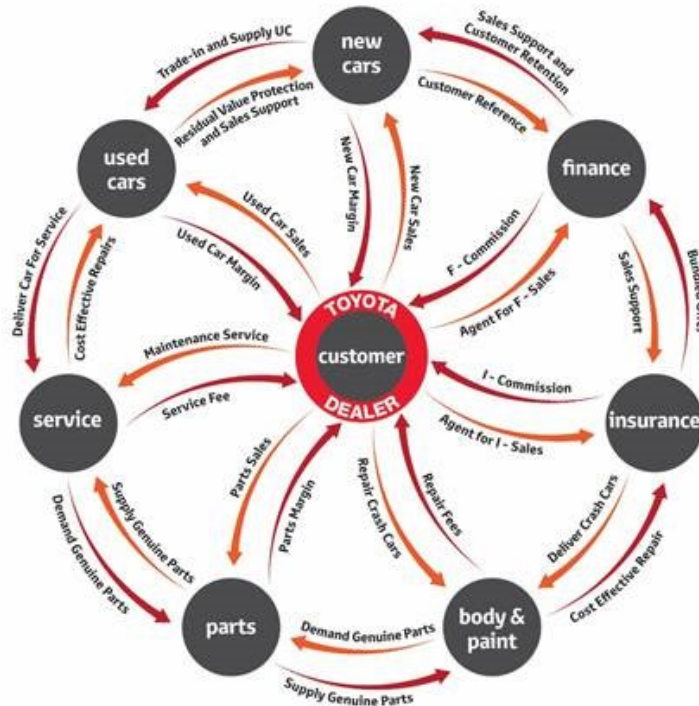
Transparent

FUNDING STRENGTHS

- | Diverse, sustainable and cost-effective funding programme.
 - | Issuing into strong demand with attractive deals.
 - | Demonstrated capacity to securitise assets.
 - | Diversification across markets and currencies.
- | Identifying & developing new markets and investor relationships.
- | Responding quickly to opportunities with best-in-class execution.
- | Strategic coordination amongst TFS Group Issuers.
- | Long-term approach to maintaining strong business and stakeholder relationships.
- | Exceptional liquidity supported by strong balance sheet.
 - | Access to US\$15b syndicated bank credit facility.
 - | Access to additional bilateral committed and money market facilities.



STRENGTH OF ONE TOYOTA



- | Established business model and consistent market leader.
- | Strategic coordination on a local and global scale.
- | Continued financial strength and strong operating performance.
- | Ongoing investment in technology, facilities and risk management.
- | Part of a world class company and a global leader.
- | Operates under the renowned 'Toyota Way' principles.

Our stakeholder management

- | Focused on customer retention and satisfaction.
- | Engaged workforce and experienced leadership team.
- | Sustainable approach to our stakeholder relations be it our business partners, our communities or our investors.

TOYOTA
FINANCE
AUSTRALIA

TOYOTA FINANCE AUSTRALIA

HERE TO **MOVE** YOU

Contact

Email: Investorrelations@Toyota.com.au

Website: www.toyota.com.au/explore/corporate/investors