TOYOTA FINANCE AUSTRALIA

INVESTOR UPDATE FY24 PRESENTATION

TOYOTA FINANCE AUSTRALIA

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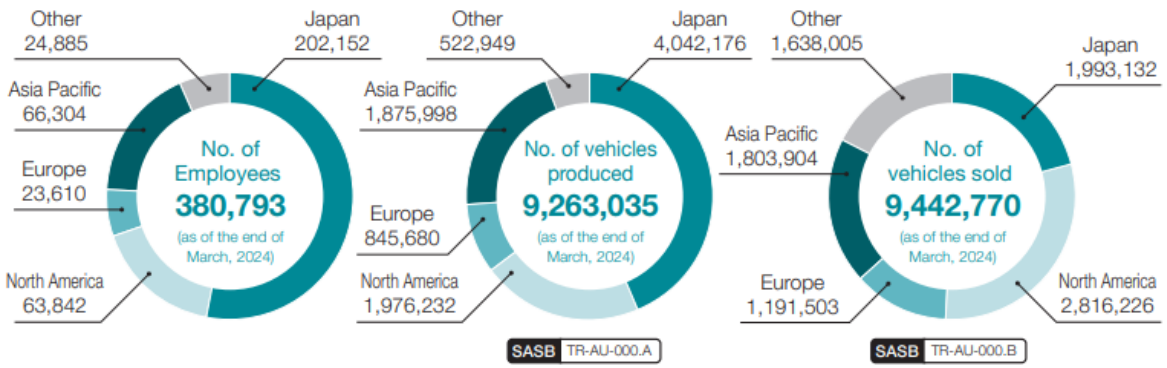
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THE GLOBAL TOYOTA GROUP



TOYOTA AT A GLANCE

- Operating for over 80 years and a global leader in mobility.
- Consolidated vehicle sales exceeded 9.4 million units in FY24.
- 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
50 overseas manufacturing organizations in 26 countries and regions besides Japan

AUTOMOTIVE
Design, Manufacturing, Distribution

- TOYOTA
- LEXUS
- DAIHATSU
- HINO TRUCKS

TOYOTA FINANCIAL SERVICES

- Consumer Financing
- Dealer Support & Financing
- Banking
- Securities Services
- Ancillary Products & Services

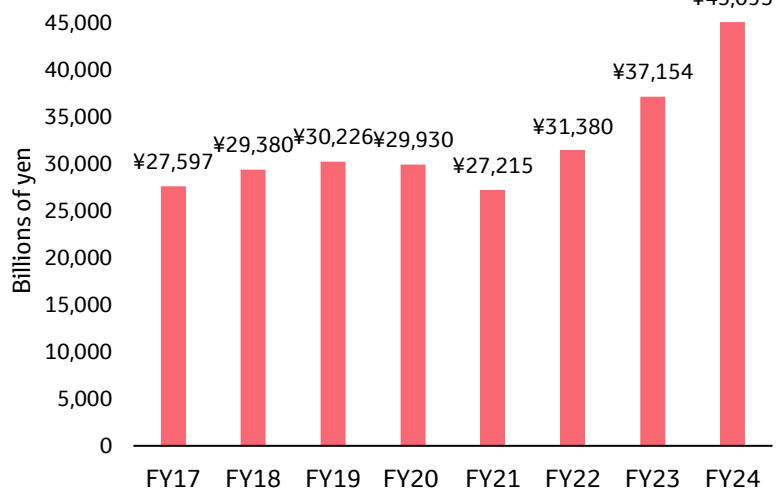
OTHER BUSINESSES

- Housing
- Marine
- Telecommunications
- e-Business
- Intelligent Transport Services
- Biotechnology & Afforestation

Consolidated Vehicle Sales



Sales revenues



Sources: *https://global.toyota/pages/global_toyota/ir/financial-results/2024_4q_presentation_en.pdf*
https://global.toyota/pages/global_toyota/sustainability/report/sdb/sdb24_en.pdf *https://global.toyota/en/company/profile/toyota-group/*
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

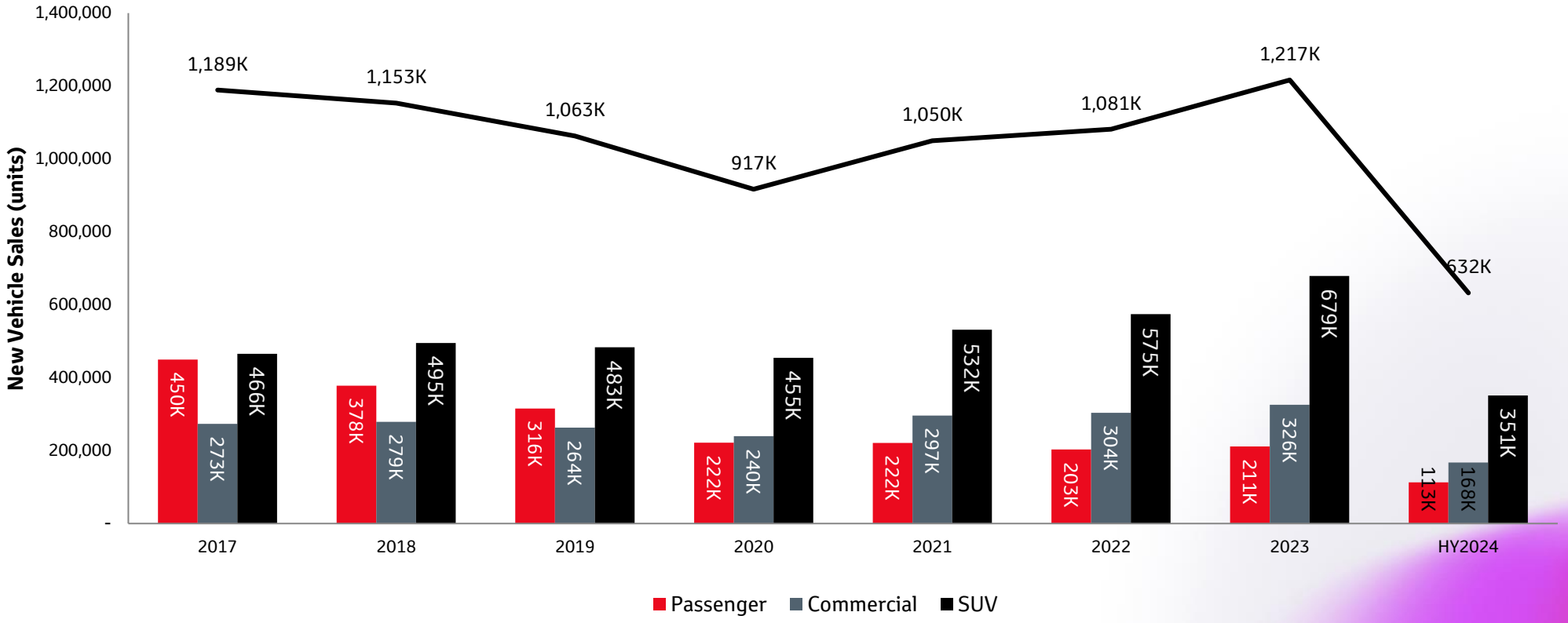
Source: *https://www.tfsc.jp/overseas/*

TOYOTA FINANCE AUSTRALIA



AUSTRALIAN MARKET TREND

- The Australian vehicle market has shown solid long-term performance and resilience, with total new vehicle sales for 2023 at 1,216,780.
- There was a record number of new SUV sales in 2023 (679K)

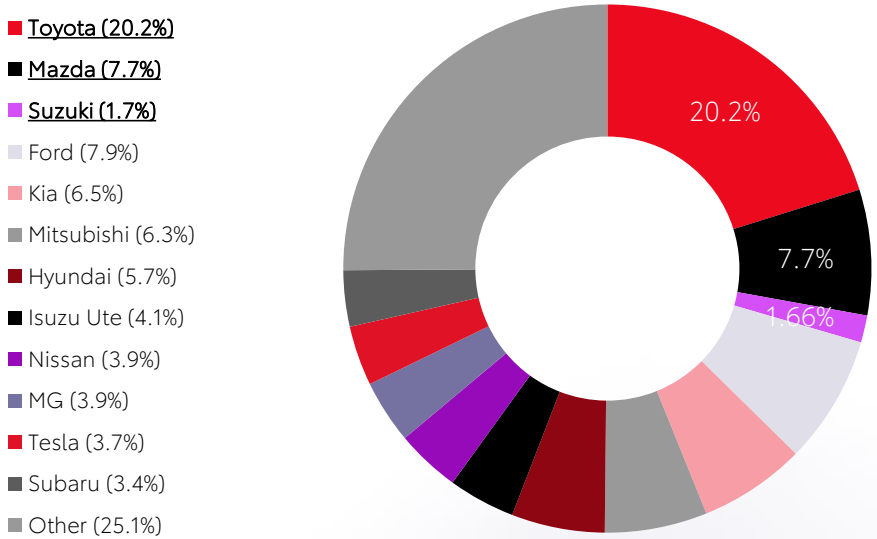


Source: *Actual data based on VFACTS Industry Reports to June 2024, published by Federal Chamber of Automotive Industries.*
Note: Numbers displayed may not add due to rounding.

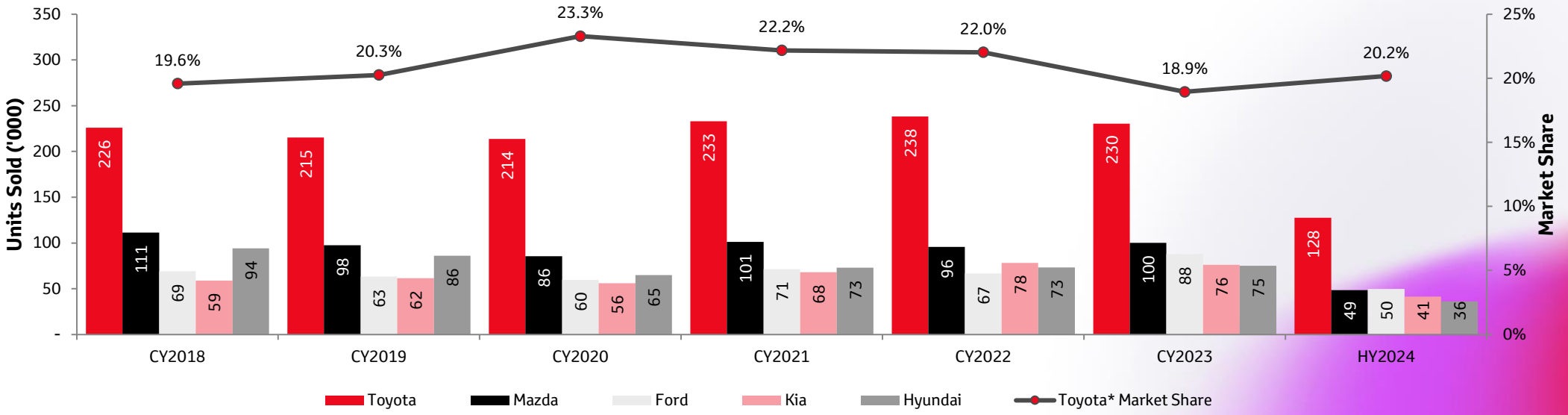
TOYOTA'S MARKET LEADERSHIP

- Toyota remains the market leader in an industry demonstrating long term growth.
  - 2023 marked 21 years in a row as Australia's top selling automotive brand (18.9% market share).
  - TFA is also expanding financial services to Mazda and Suzuki dealers and customers through a strategic alliance under AAAF.
  - In 2023, Toyota Australia was the Reader's Digest Trusted Brand Survey's Most Trusted Car Brand in Australia for the 18th year in a row.

Market Share – HY2024



Australian Vehicle Sales



(*) Toyota includes Toyota and Lexus marques

Source: *VFACTS Industry Reports to June 2024 published by Federal Chamber of Automotive Industries, and Toyota Australia press release, https://www.roymorgan.com/findings/8939-risk-monitor-trust-distrust-april-2022-202204130632*

Note: Numbers displayed may not add due to rounding.

OVERVIEW

Toyota Australia Future Direction

- In 2024 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).

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 crystalised its 2030 strategy to focus on three strategic pillars to deliver future growth:

Transform the Ownership Experience
- Digitise
- Integrate

Make usership easy and accessible
- Lifecycle
- Innovate

Become a future-fit organisation
- Re-organise
- Agility

Product Innovation

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



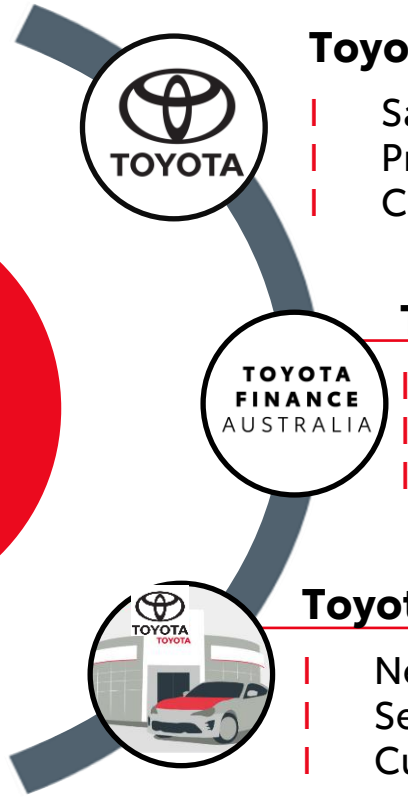





Source: *https://global.toyota/pages/global_toyota/sustainability/report/er/er20_en.pdf*

VALUE CHAIN

ONE TOYOTA



Toyota Motor Corporation Australia Limited ("TMCA")

- Sales, marketing & distribution
- Product planning & development
- Customer experience centre

Toyota Finance Australia Limited ("TFA")

- Retail and wholesale finance & insurance
- Fleet management
- Customer experience

Toyota Dealer Network

- New and certified pre-owned vehicle sales
- Servicing & repairs
- Customer experience

Toyota, your essential partner throughout Australia

BUSINESS OVERVIEW

Products and Services

Retail Finance

- Consumer Loans
- Commercial Finance
- Guaranteed Future Value
- Full-Service Lease (FSL)

Fleet Management

- Asset Finance
- Fleet Management
- Vehicle Maintenance
- Novated Leasing
- Salary Packaging

Dealer Finance

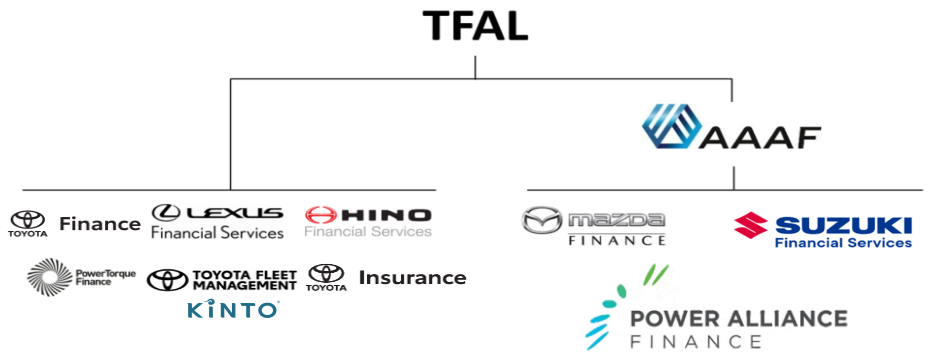
- Bailment Finance
- Real Estate
- Working Capital
- Revolving Credit Lines

Insurance[1]

- Retail Insurance - Comprehensive Motor Vehicle Insurance (incl. Roadside Assistance)[2]
- Dealer Insurance - Bailment Insurance
- Dealer Insurance – Dealer House Insurance

KINTO[3]

- KINTO Share
- KINTO Rent
- KINTO Flex

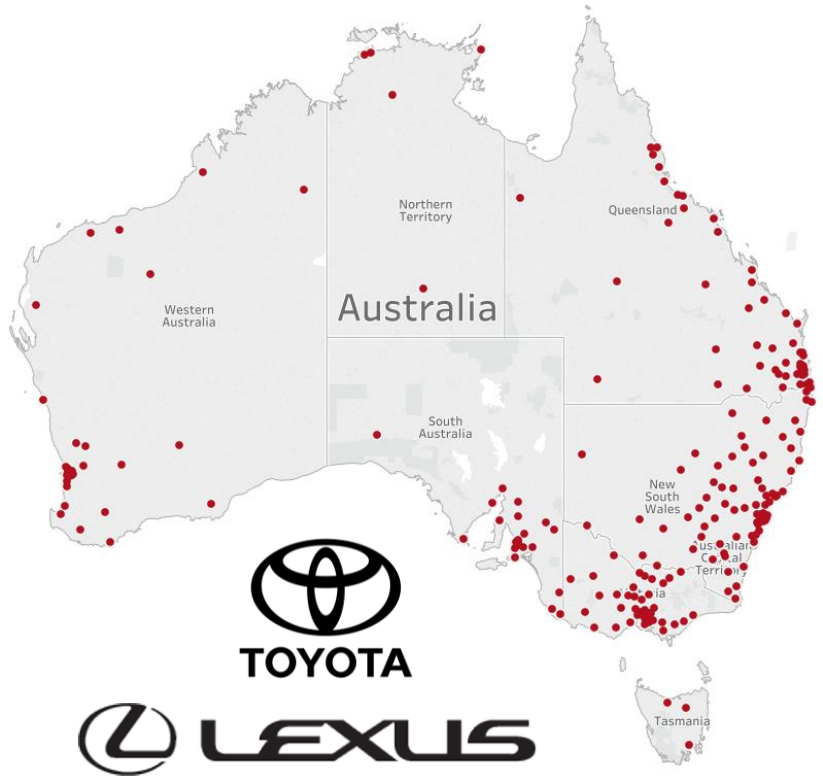


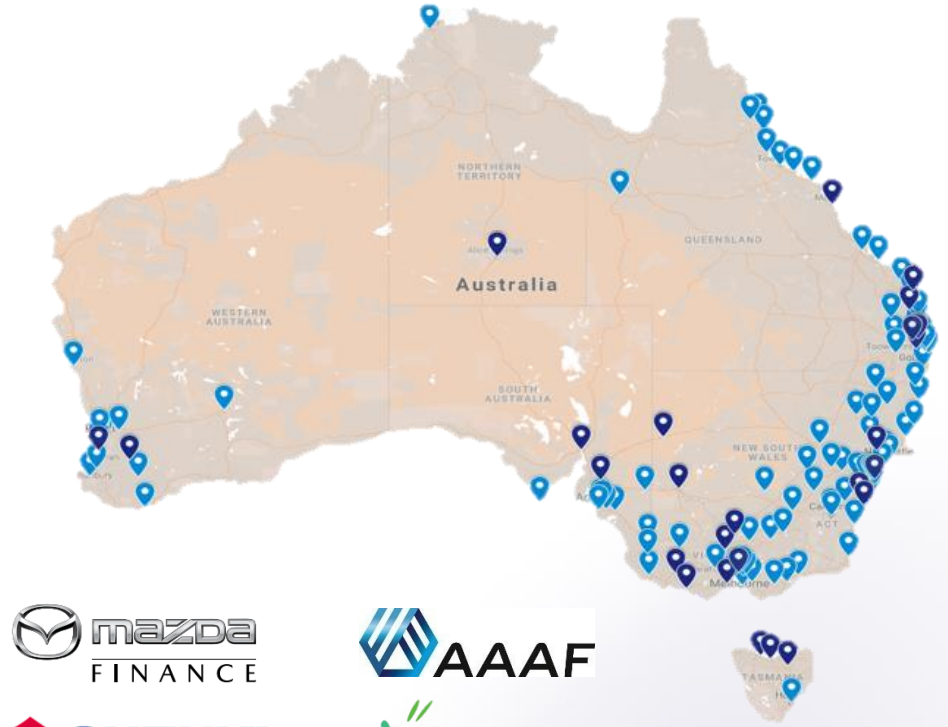
Business Highlights

- 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





- 211 Dealers PMAs (189 Toyota and 22 Lexus).
- 322 Physical Dealership sites.
- TMCA HQ, Regional Offices and Toyota WA.

- 122 Mazda Dealers
- 115 Suzuki Dealers
- 250 Power Alliance Dealers

All figures as at July 2024

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



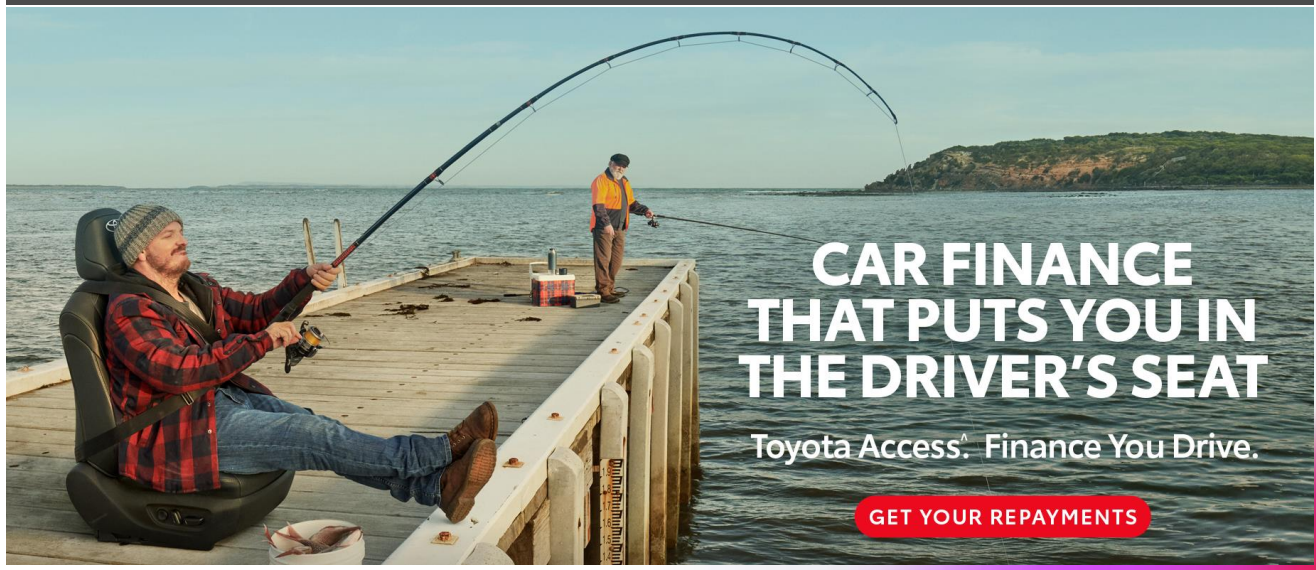
Insurance (2)

- 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 42+ 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



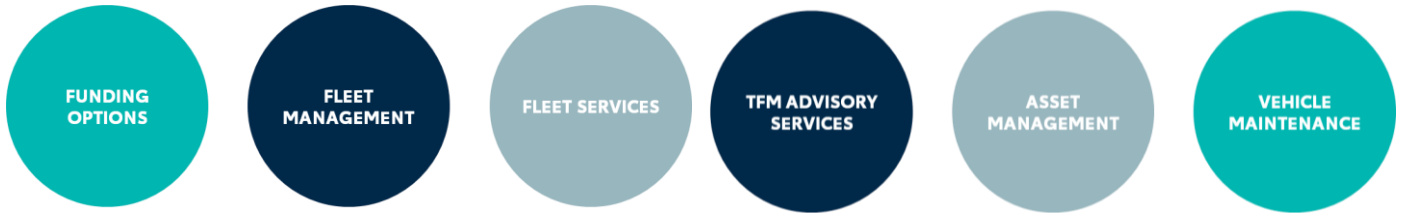
(1) Lease products (Novated Lease, Finance Lease) are administered through Toyota Fleet Management
(2) TFA is an insurance distributor under an Australian Financial Services License, however, does not underwrite the insurance risk.
(3) Roadside assistance is not an insurance product
(4) TFA's Power Torque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

FLEET SEGMENT

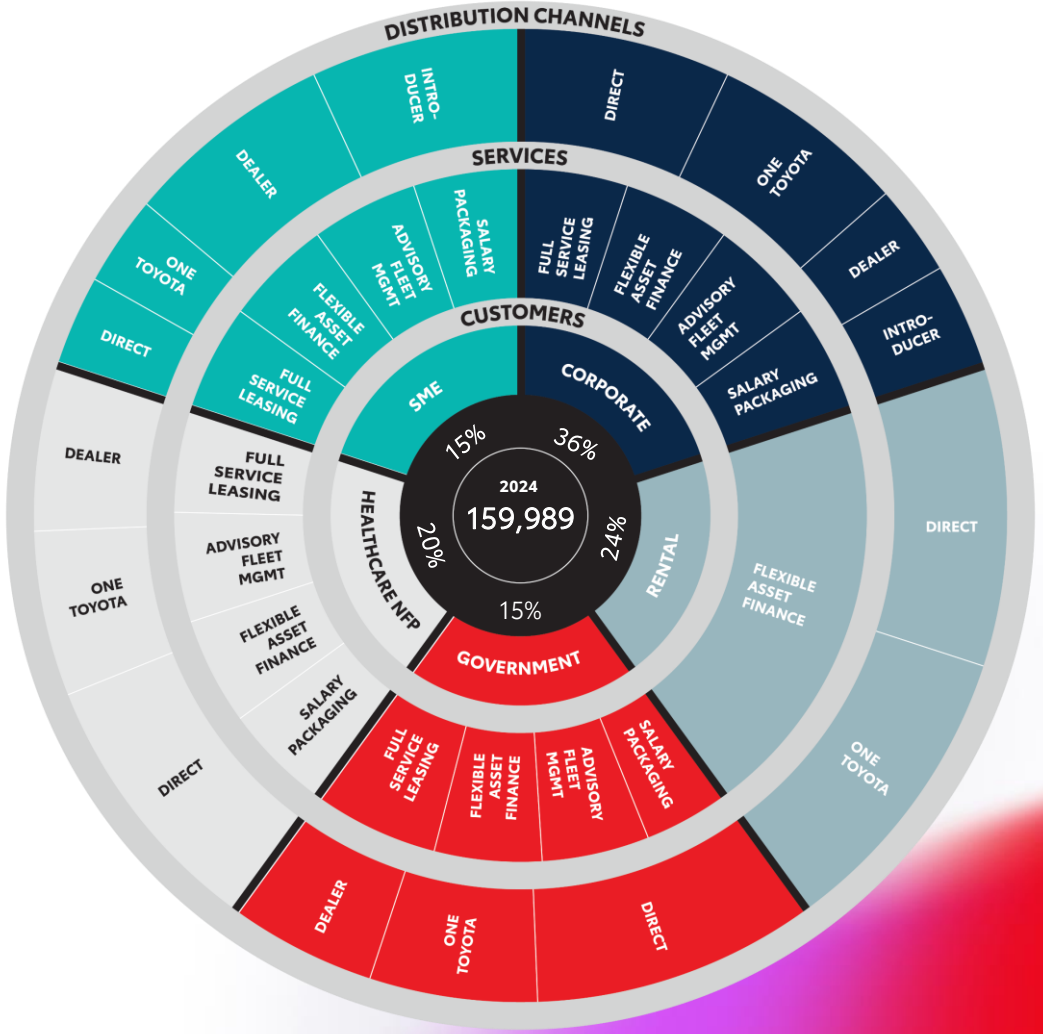
Overview

- 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

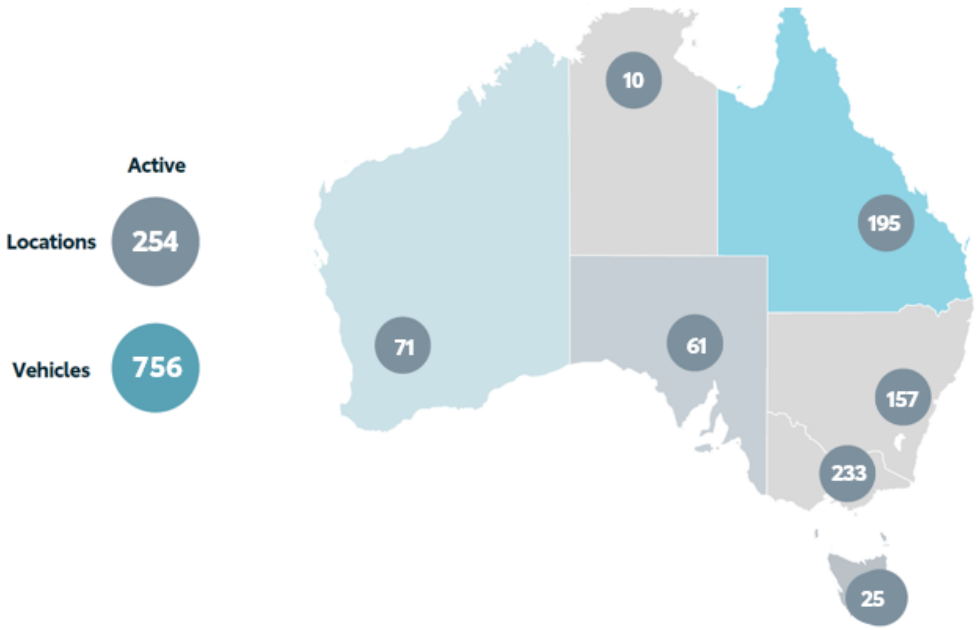






Source: *https://www.toyotafleetmanagement.com.au/*

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 600 new members each month, KINTO has grown to over 20,000 members in 2024 with our active members booking on average twice per year for an average duration of 6 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.





All figures as at July 2024

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.

Source:*https://global.toyota/en/sustainability/esg/environmental-policy*

LOCAL SUSTAINABILITY

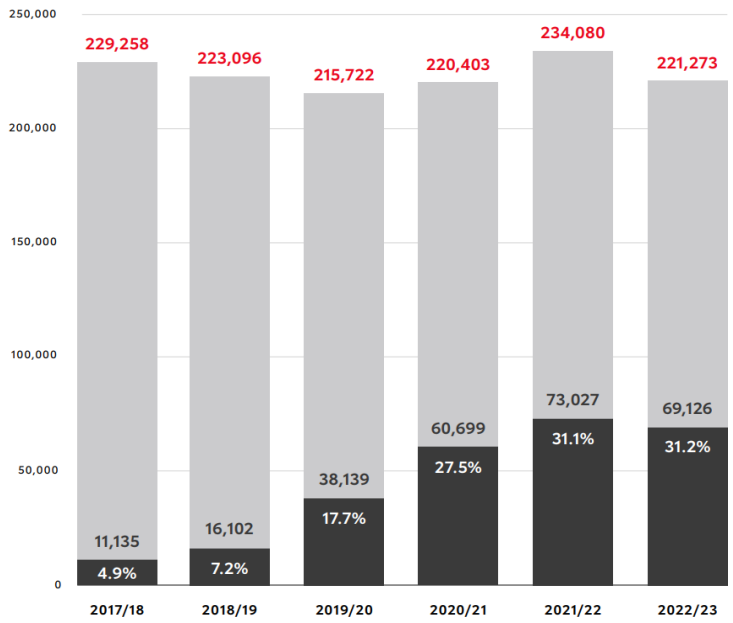
- TMCA continues its transition to **decarbonization** by taking a multi-pathway approach to developing a range of **low-carbon** solutions and technologies that meet the **diverse** needs of our customers.
- The sales mix has transitioned from internal combustion engine to electrified vehicles year on year, with electrified vehicle sales making up 31.2% of total sales in FY23.
- The Second-Generation Toyota Mirai, powered exclusively by hydrogen and generating zero carbon emissions, was launched in April 2021.
- Lexus' first all-electric vehicle, the luxury compact UX 300e launched in Australia in 2023 and Toyota's first all-electric vehicle, the bZ4X launched in Australia in 2024.



Diverse solutions for diverse situations



Sales of electrified vehicles as proportion of total sales (1)



2,355
Hybrid batteries recycled in FY23

Carbon neutrality
A new team set up dedicated to decarbonisation

1,948t
of CO_2 offset in FY23 from solar systems installed

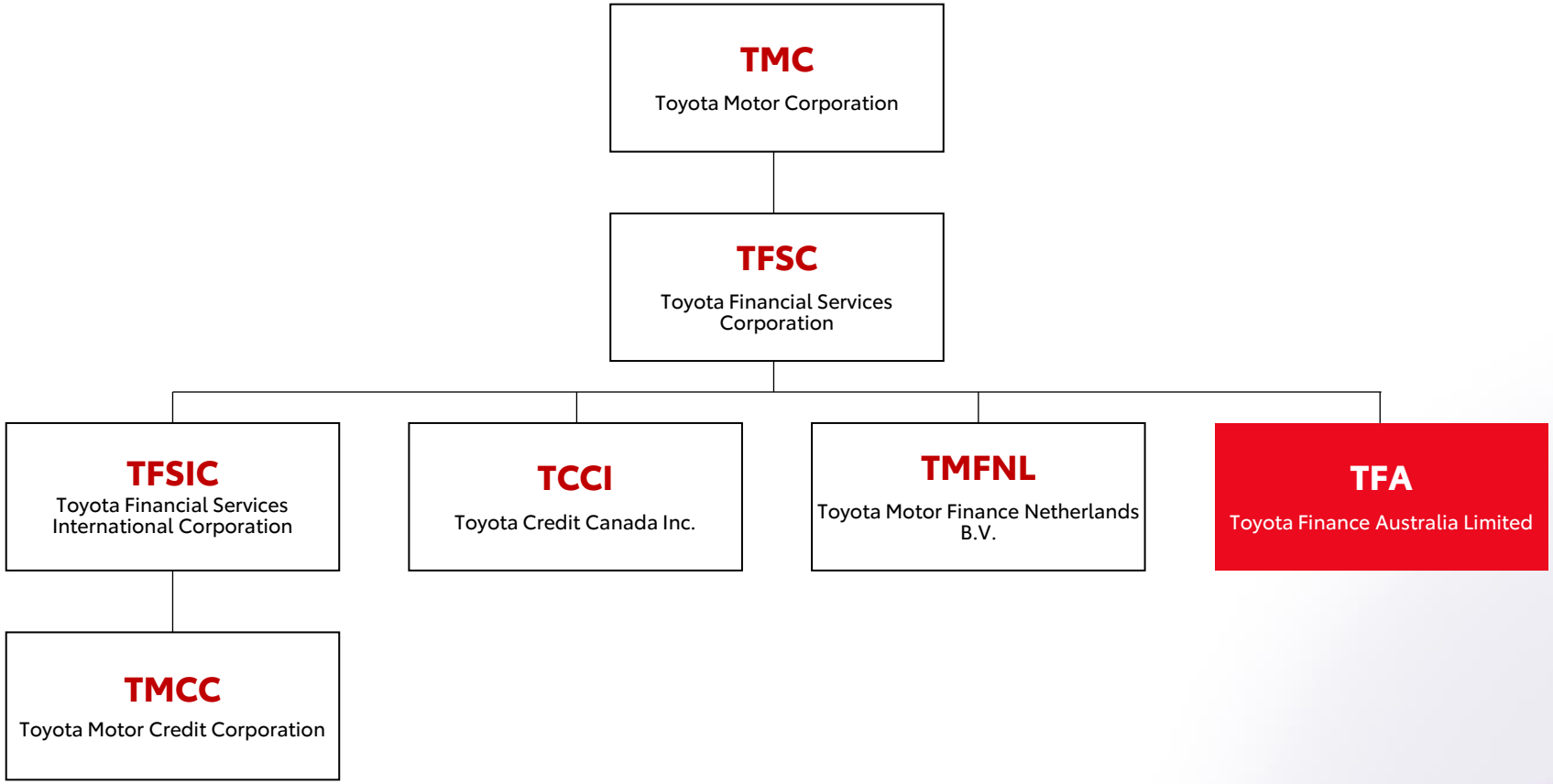
9,360t
of 11,960t waste was recycled in FY23

(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-2023/toyotaaustralia_2023sustainabilityreport_r9secure_updated_v2.pdf*

INVESTOR STRENGTH



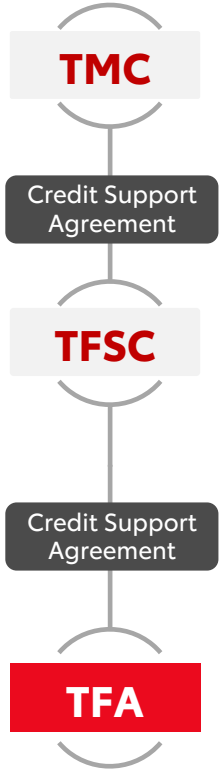
SELECT ENTITIES



- 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.

Source: *https://www.tfsc.jp/overseas/*

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/toyota/main-site/page-data/tfa/corporate/investors/files/toyota-emtn-programme-prospectus-2024-final.pdf?rev=9e64e232dd874d529b622ef3b7bebda3

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 (As at March 2024)		Positive (As at June 2024)	

(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

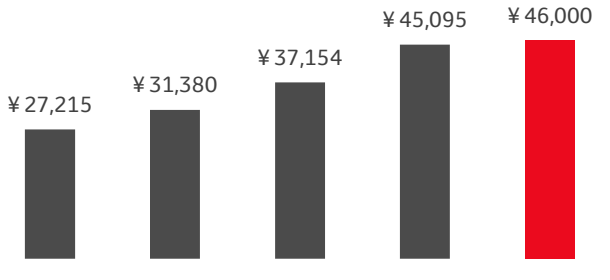
FINANCIAL OVERVIEW



FINANCIAL HIGHLIGHTS – GLOBAL TOYOTA

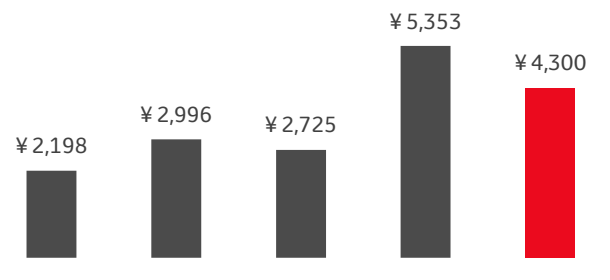
Sales Revenues

In billions



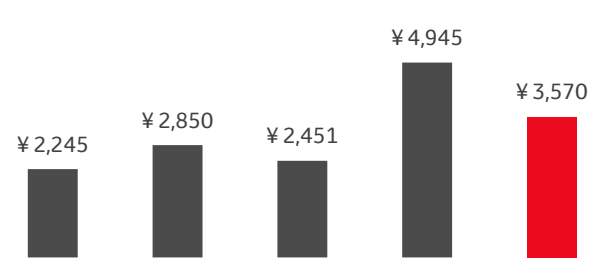
Operating Income

In billions



Net Income

In billions



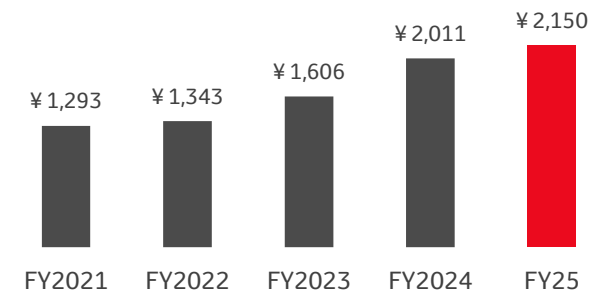
Total Liquid Assets[1]

In billions



Capital Expenditures

In billions



R&D Expenditures

In billions



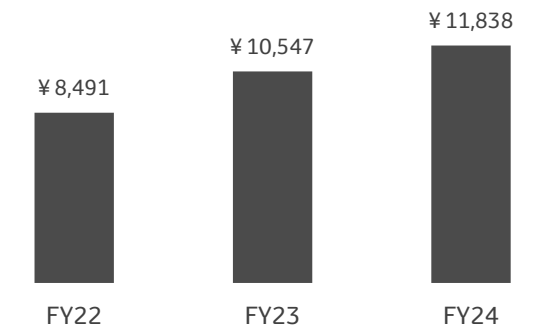
(1) Cash and cash equivalents, time deposits, marketable debt securities and its investment in monetary trust funds, excluding in each case those relating to financial services.

Sources: *TMC Financial Results 2021, 2022 ,2023 and 2024.*

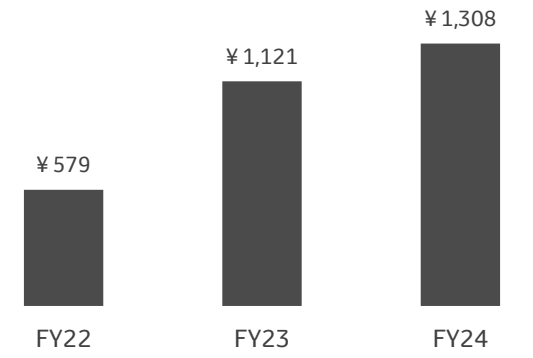
Note: Numbers displayed may not add due to rounding.

FINANCIAL HIGHLIGHTS – GLOBAL TOYOTA

Sales Revenues
Three Months Ended, Jun30



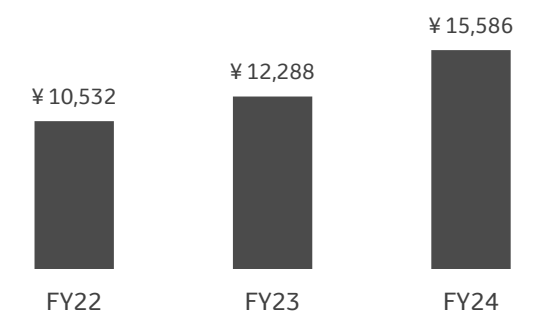
Operating Income
Three Months Ended, Jun30



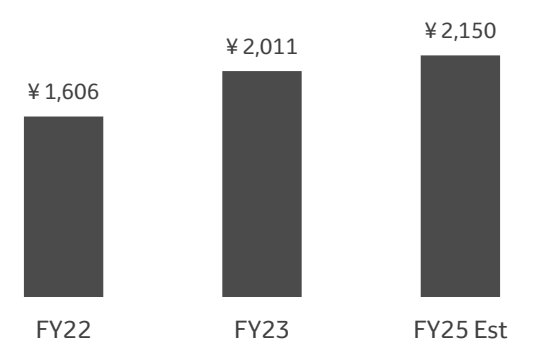
Net Income
Three Months Ended, Jun30



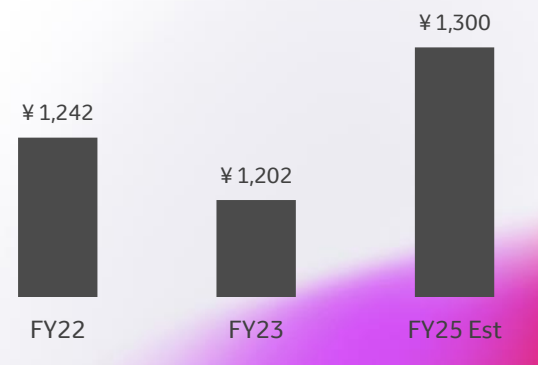
Total Liquid Assets(1)
As of Jun 30



Capital Expenditures(2)



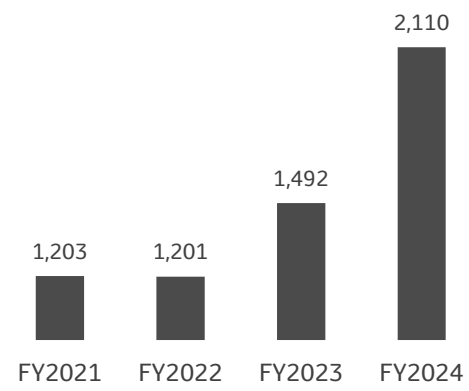
R&D Expenditures(3)



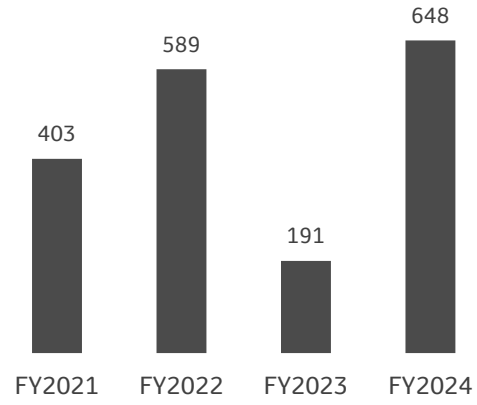
¥ in billions
TMC has adopted International Financial Reporting Standards (IFRS) beginning with the first quarter of the fiscal year ended March 2021
(1) Cash and cash equivalents, time deposits, public and corporate bonds and its investment in monetary trust funds, excluding in each case those relating to financial services
(2) Capital Expenditures do not include vehicles in operating lease or right of use assets
(3) R&D activity related expenditures incurred during the reporting period
Sources: *TMC Q1 FY2023 Financial Summary; TMC Q1 FY2024 Financial Summary, TMC Q1 FY2025 Financial Summary*

FINANCIAL HIGHLIGHTS – TOYOTA FINANCE AUSTRALIA

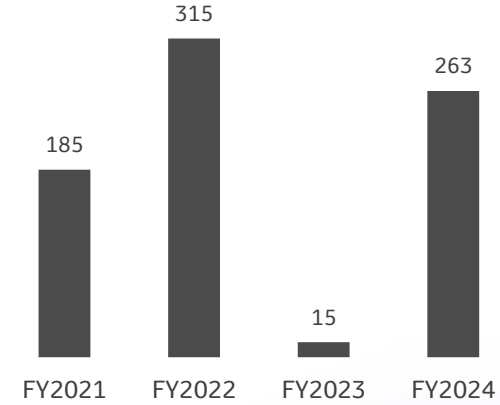
Financing & Similar Revenue



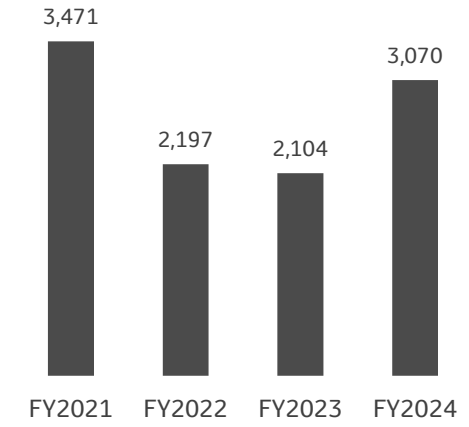
Net Financing Revenue



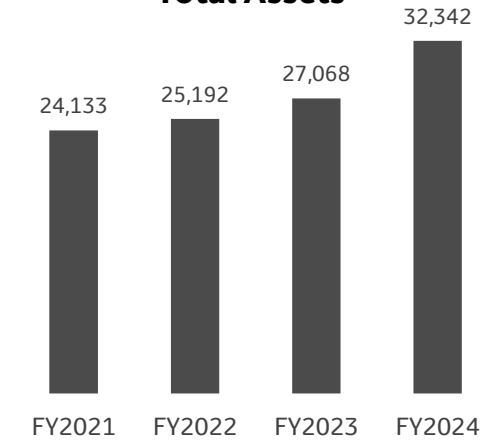
Net Profit after Tax



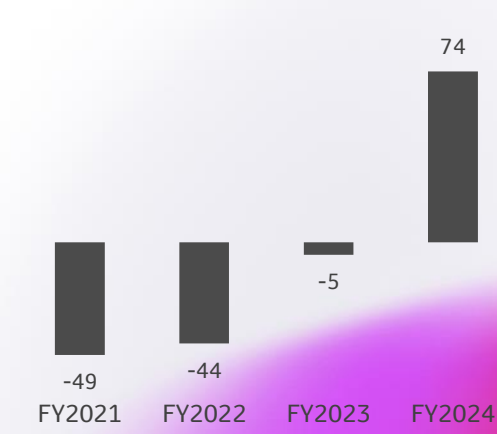
Cash and Cash Equivalents



Total Assets



Total Impairment Loss(1)

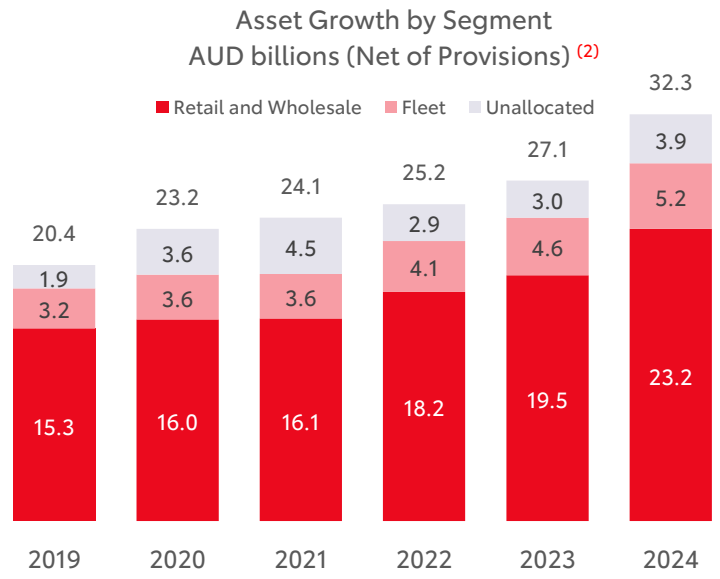


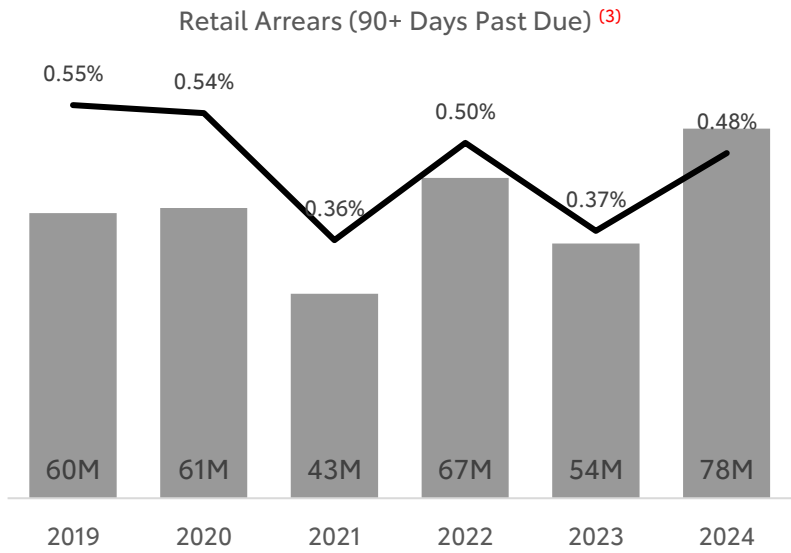
AUD millions

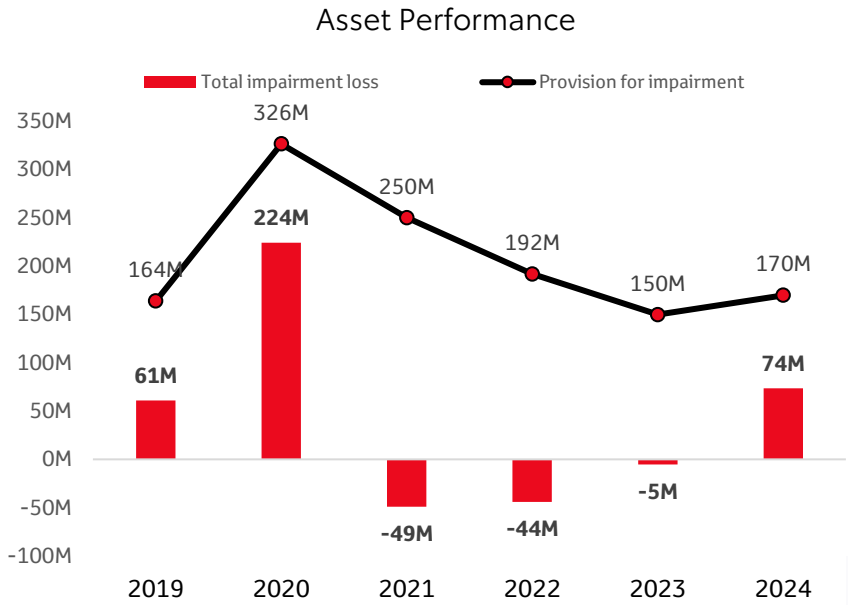
(1) Total impairment loss is calculated as Total Impairment Loss + Increase in Impairment Loss Provision
Sources: *TFA Annual Financial Reports 2021, 2022, 2023 and 2024*
Note: Numbers displayed may not add due to rounding.

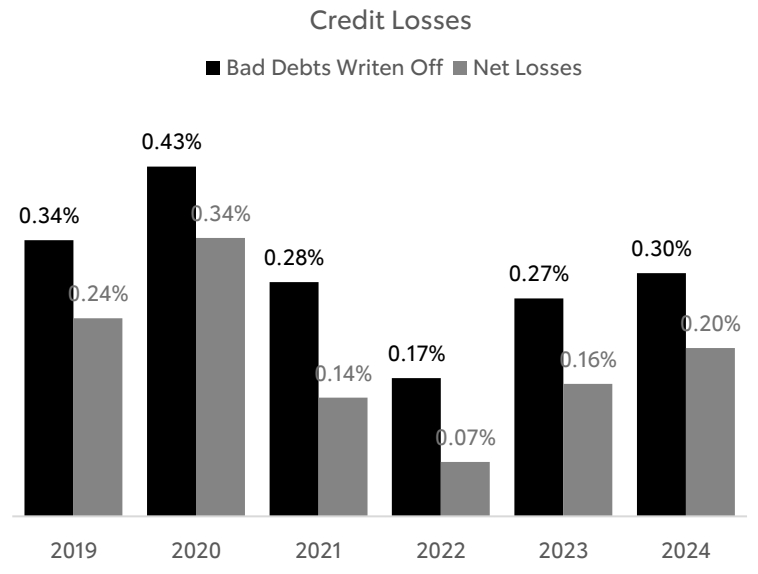
ASSET QUALITY AND GROWTH

- Growth of assets to A32.3b in FY24, including A$4.3b increase in loans and lease receivables to A$28.4b
- 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)









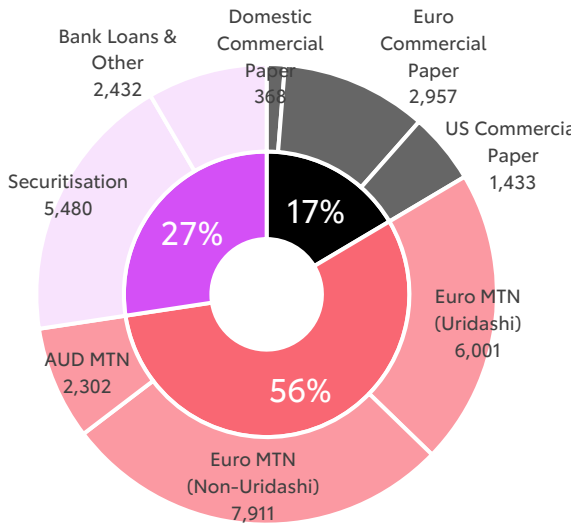
(1) Total impairment loss is calculated as credit impairment loss + non-credit impairment loss on motor vehicles under operating lease
(2) Retail segment is comprised of loans and leases to consumer and commercial customers including wholesale finance consisting of loans and bailment facilities to motor vehicle dealerships. Fleet segment is comprised of loans and leases to small business and fleet customers
(3) Arrears measured as amount past due exposure on loans and receivables which includes unimpaired and impaired amounts. 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 2019, 2020, 2021, 2022, 2023 and 2024.*
Note: Numbers displayed may not add due to rounding.

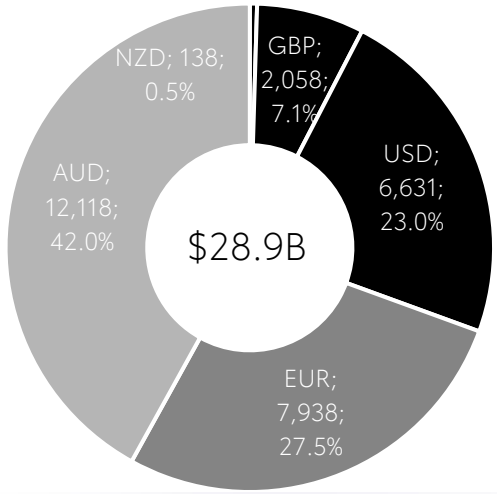
FUNDING OVERVIEW

Diverse, Cost Effective and Stable Funding

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

FY 2024 Total Debt by Product & Currency (AUD millions)





Frequent Issuer - Capital Markets Issuances

Ongoing CP and ABS issuance	A$/US$ 3yr Uridashi *Aug-23*	A$250m 5yr DMTN *Sep-23*	A$/US$ 5yr Uridashi *Nov-23*	A$/US$ 4yr Uridashi *Jan-24*
A$30m 1yr DMTN (Private) *Jul-23*	A$550m 3yr DMTN *Sep-23*	EUR500m 2yr EMTN (Private) *Nov-23*	A$/US$ 4yr Uridashi *Jan-24*	EUR 1.1b 2.25/6Y EMTN *Mar-24*

31

Source *TFA Annual financial report year ending 31 March 2024, Bloomberg*
Note: Numbers displayed may not add due to rounding.

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$3.29 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$1.18 billion of available liquidity from private securitisation programmes. [3]

Cash and Cash Equivalents

- A$3.07 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



Reliable

Strong

Stable

(1) Shared with other Toyota Group entities, including TMCC, TCPR, TCCI, TMFNL, TKG and TFS UK, with total sublimit of US$3 billion
(2) $3.285b of uncommitted and nil of committed facilities with banks as of 31 March 2024.
(3) Senior note amount not utilised as of March 31 2024.
(4) Cash and cash equivalents as of 31 March 2024.
Source: *TFA Annual Financial Report 2024*
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, Australian Dollar and USD

Private Placements

Receptive and responsive to reverse enquiry

Global Issuer

Euro and Australian Dollar
Medium Term Note Programmes

USD
NZD HKD
EUR
GBP AUD

Multi-currency Issuance Capacity

Private ABS

Readily Salable
Retail Receivables

Intercompany Lending Infrastructure
Committed and Uncommitted Bank Credit Facilities

Investor focused

Long-Term Approach

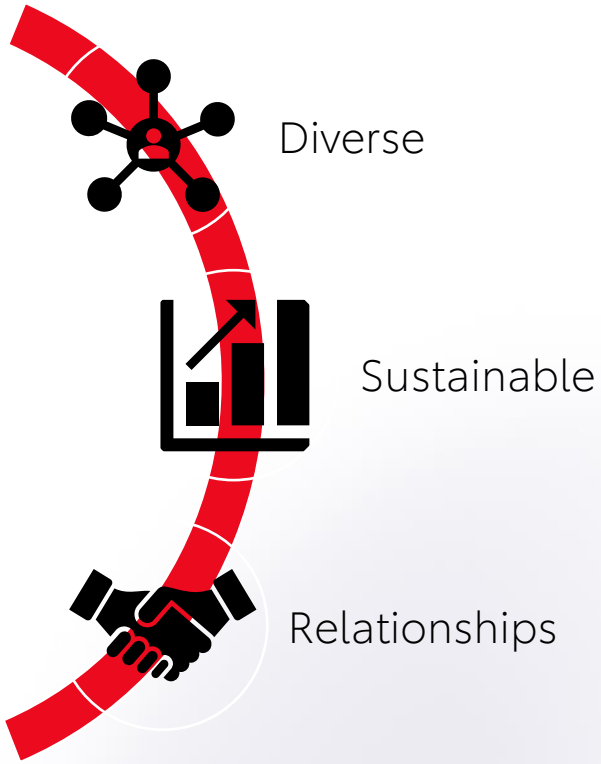
Best-in-Class Execution

Responsive

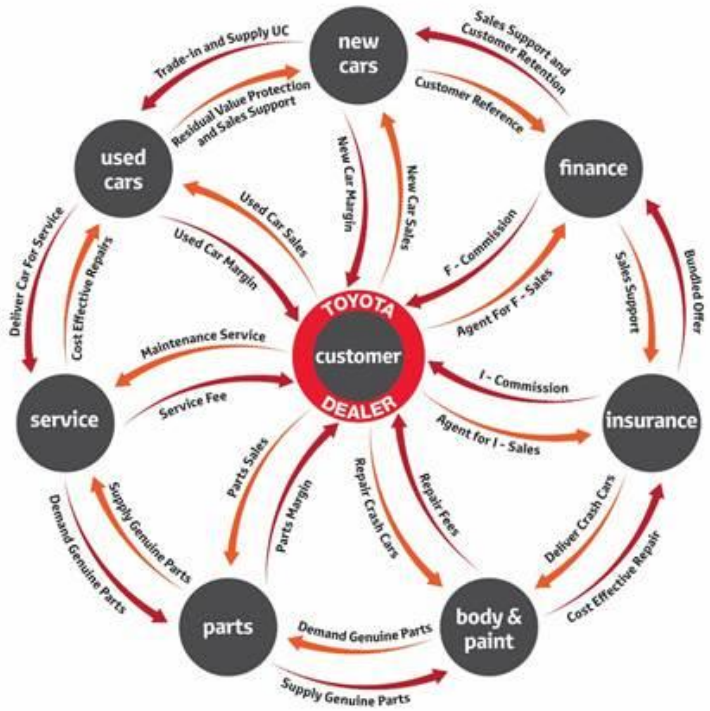
Transparent

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/corporate/investors