

Toyota Financial Services (TFS)

About Us

Toyota Financial Services (TFS) is the finance and insurance brand for Toyota in the United States. A **CAPTIVE FINANCE COMPANY**, TFS provides retail and wholesale financing, retail leasing, and other financial services to authorized Toyota dealers, affiliates, and our shared customers. TFS also offers a variety of vehicle protection plans and insurance products.

// WHAT IS A CAPTIVE FINANCE COMPANY?

A finance company that exists to support a manufacturer in selling a product. Captives provide an uninterrupted source of funding to consumers and to dealers, enabling the sale of vehicles in all market conditions. This model is especially relevant during economic downturns when other sources of funding may not be available to consumers or to dealers.



Our Global Vision

Create value by enabling freedom of movement



Our Mission

Enable freedom of movement through transformation and growth

Job Functions

- Corporate Strategy
- Global Risk
- Information and Digital Solutions
- Legal
- Mazda Financial Services
- Sales, Products and Remarketing
- Service Operations
- Treasury

Our Products and Services

// CONSUMER PRODUCTS



Financing

- Retail financing
- Retail leasing

Insurance

- Vehicle Service Agreements
- Guaranteed Auto Protection (GAP)
- Prepaid Maintenance
- Excess Wear & Use Protection Plan
- Tire & Wheel Protection
- Key Replacement

// DEALER PRODUCTS



Financing

- Real estate loans
- Vehicle inventory financing
- Revolving lines of credit
- Working capital loans
- Construction loans
- Equity accounts (cash management funds)

Our Brands and Corporate Entities



Toyota Financial Services is a service mark that acts as an umbrella brand name to market the products of Toyota Motor Credit Corporation (TMCC) and Toyota Motor Insurance Services, Inc. (TMIS) in the United States.



Lexus Financial Services is a service mark for TMIS and a business name for TMCC. This brand strategy helps to ensure that customers will easily recognize TFS and LFS as a one-stop source for their finance and insurance needs.



The trade name "**Mazda Financial Services**" and the Mazda and Mazda Financial Services logos are owned by Mazda Motor Corporation or its affiliates and are licensed to Toyota Motor Credit Corporation (TMCC). Retail installment and lease accounts are owned by TMCC and Toyota Lease Trust.

Historic Milestones

// 1986

Toyota Motor Insurance Services (TMIS) is incorporated as a subsidiary of TMCC.

// 1999

The Toyota Financial Services (TFS) service mark is introduced as an umbrella name, uniting Toyota Motor Credit Corporation and Toyota Motor Insurance Services.

// 2004

Toyota Financial Savings Bank is established, offering dealers personalized banking services and assistance with home loans, lines of credit, and other financial services.

// 2014

TFS issues the auto industry's first Asset-Backed Green Bond.

// 1982

Toyota Motor Credit Corporation (TMCC) launches finances its first vehicle, a used Toyota Corolla in Denver, Colorado in 1983.

// 1991

The Lexus Financial Services (LFS) brand is introduced.

// 2000

Toyota Financial Services Corporation is created in Japan to oversee all TFS operations worldwide.

// 2013

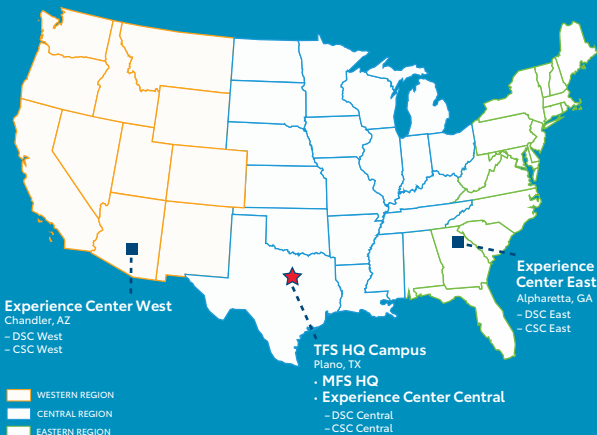
TFS issues the auto industry's first Diversity & Inclusion (D&I) Bond.

// 2019

TFS launches private label financial services and Mazda Financial Services becomes its first private label brand.

Our Footprint

Globally, Toyota Financial Services Corporation (TFSC) operates in 37 countries/locations, serving 26 million customers. Nationally, TFS USA has customers, dealers and locations in every region of the country.



Did You Know?



Toyota Financial Savings Bank (TFSB), located in Henderson, Nevada, and established in 2004, provides the company with an additional platform to deliver more products and services to our dealers and customers.



TFS' Treasury Operations is responsible for funds management, banking system/workstation interface, documentation administration, foreign exchange and account master administration.



In 2014, TFS issued the auto finance industry's first **Green Bond**, in the form of \$1.75 billion in asset-backed securities. Proceeds from its Green Bonds are used exclusively to fund consumer loans and leases for "green" vehicles, including hybrids like the Toyota Prius.



TFS issued its fourth **Diversity & Inclusion Bond** in 2016. The \$1.25 billion bond was underwritten by high-quality minority- and women-owned businesses and set a record for the largest corporate bond offering in which D&I firms play a lead role.

We Live Our Values!

We're passionate about serving the communities where we work, live, and play. We help by giving our time, knowledge, and resources to support both local and national organizations.



Named regularly to the Points of Light Civic50



Contributions of more than \$50 million to U.S. nonprofits



BOYS & GIRLS CLUBS OF AMERICA

Local and national partnerships with Boys & Girls Clubs of America (BGCA) and Girl Scouts of the USA



\$7.4 million in scholarships awarded to 1,100 students affiliated with 65 select nonprofit partners through its Making Life Easier (MLE) National Giving Strategy, which engages youth by providing educational programming, scholarships, and internships

TOYOTA 4GOOD

Over 19,000 volunteer hours recorded through the TFS Toyota4Good Volunteer Program