



# **Toyota Leasing (Thailand) Company Limited**

## **Sustainable Finance Report**

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March 2026

## Introduction

Toyota Leasing (Thailand) Co., Ltd. (“TLT”) is an indirect majority-owned subsidiary of Toyota Motor Corporation (“Toyota”). TLT operates as an auto financing company offering hire purchase, financial lease, operating lease and vehicle registration service to Toyota, Lexus, Hino and Suzuki customers in Thailand.

Toyota is committed to the sustainable development of our society and planet by promoting sustainability under the Toyota Philosophy to achieve the mission of “Producing Happiness for All”.

Through Toyota Financial Services (TFS), Toyota offers a comprehensive financial services lineup that caters to customers’ diverse needs while strengthening the core auto sales finance operation. By offering customers sound, high-quality financial products and services, TFS aims to build customers for life by supporting their life events.

Since its founding in 1993, TLT has prided itself on being able to provide flexible and affordable vehicle financing to its customers. As such, many of their funding schemes have been customized to suit the needs of different segments. This ranges from lending to lower-income borrowers from different parts of Thailand, who face difficulty in obtaining bank financing, to the unique lending to small scale farmers with the ability to adjust the financing schemes to accommodate the harvest cycle. Finally, TLT has also launched TLT Simply App and Toyota Wallet to digitalize and transform TLT’s customer journey and experience.

## TLT’s Sustainable Finance Journey

TLT’s sustainable finance journey began in March 2021 with the launch of its first Green Financing Framework, underscoring a strategic commitment to support Thailand’s low-carbon transition through responsible vehicle financing. Shortly thereafter, in April 2021, TLT issued its inaugural Green Bond, with proceeds allocated to financing hybrid electric vehicles (HEVs) and electric vehicles (EVs), including battery electric vehicles (BEVs) and fuel cell electric vehicles (FCEVs) under Toyota models. This landmark transaction represented the first green debenture issuance by a leasing company in Thailand, setting an important precedent for the sector.

Building on this strong foundation, TLT has continued to evolve its sustainable finance strategy in line with national priorities and regional taxonomy developments. In December 2023, TLT expanded its framework to incorporate social financing, introducing “Access to Essential Services” as an eligible project category. This enhancement enables financing for underserved populations, including low-income earners and small-scale farmers, reinforcing TLT’s commitment to inclusive financial services and positive social impact across Thailand. Concurrently, TLT refined the eligibility criteria under the “Clean Transportation” category to focus exclusively on zero-emission vehicles, ensuring alignment with the ASEAN Taxonomy and Thailand Taxonomy.

Continuing this progression, in January 2026, TLT further expanded its eligible project categories to include vehicle financing for micro, small, and medium enterprises (MSMEs), strengthening support for the “Employment Generation” category and broadening the social dimension of its sustainable finance initiatives.

Together, these developments reflect TLT’s steady advancement toward a more holistic and forward-looking sustainable finance approach – one that integrates environmental ambition with social inclusion, while remaining aligned with evolving regulatory and taxonomy standards.

## Sustainable Financing Framework

TLT’s Sustainable Financing Framework (January 2026) (the “Framework”) is established in accordance with the Green Bond Principles, 2025 (“GBP”), the Social Bond Principles, 2025 (“SBP”), and the Sustainability Bond Guidelines, 2021 (“SBG”) issued by the International Capital Markets Association (“ICMA”), and the Green Loan Principles, 2023 (“GLP”) and the Social Loan Principles, 2025 (“SLP”) issued by the Loan Market Association (“LMA”), Asia Pacific Loan Market Association (“APLMA”) and the Loan Syndications and Trading Association (“LSTA”). The Framework has been reviewed externally, with a Second Party Opinion by Sustainalytics U.S. Inc. The review concluded that the Framework is aligned with global benchmarks as defined by GBP, SBP, SBG, GLP and SLP and market best practices.

## Green Bond and Green Loan Issuance

TLT's green financing journey commenced in April 2021 with the issuance of its inaugural Green Bond, the proceeds of which were used to refinance HEVs and EVs, including BEVs and FCEVs under Toyota models.

Building on this milestone, TLT has continued to demonstrate its long-term commitment to green financing through subsequent issuances of Green Bonds and Green Loans, consistently supporting the Clean Transportation category and reinforcing its role in advancing low-emission mobility solutions in Thailand.

In December 2023, TLT further strengthened its Sustainable Financing Framework by refining the eligibility criteria under the "Clean Transportation" category to focus exclusively on zero-emission vehicles, ensuring alignment with the ASEAN Taxonomy and Thailand Taxonomy.

As of 31 March 2026, these initiatives have resulted in a cumulative issuance of THB 10,000 million in Green Bonds and Green Loans.

### Total Green Bond Issuance

Issue Date	Maturity Date	Tenor	ThaiBMA symbol	ISIN	Coupon Rate (p.a.)	Currency	Amount (THB million)
29 Apr 2021	29 May 2023	2-year 1-month	TLT235B	TH0811A33508	0.72%	THB	2,000
25 Feb 2022	25 Aug 2025	3-year 6-month	TLT258B	TH0811A35800	1.62%	THB	2,000
<b>Total Green Bond Issuance</b>							<b>4,000</b>

### Total Green Loan Issuance

Issue Date	Maturity Date	Tenor	Description	Currency	Amount (THB million)
27 Dec 2021	27 Dec 2024	3-year	[Green Loan No.2021-1]	THB	1,000
29 Dec 2021	28 Jun 2024	2 year 6-month	[Green Loan No.2021-2]	THB	2,000
29 Dec 2021	28 Jun 2024	2-year 6-month	[Green Loan No.2021-3]	THB	2,000
11 Jan 2022	13 Jan 2025	3-year	[Green Loan No.2022-1]	THB	1,000
<b>Total Green Loan Issuance</b>					<b>6,000</b>

## Social Bond and Social Loan Issuance

TLT's social financing journey began in January 2024 with the issuance of its inaugural Social Bond, which was used to refinance existing loans for Toyota vehicle models provided to low-income earners, applying a three-year look-back period.

Building on this milestone, TLT has continued to demonstrate its long-term commitment to social financing through the issuance of subsequent Social Bonds and Social Loans, aimed at promoting financial inclusion and improving access to affordable mobility.

In January 2026, TLT further strengthened the Sustainable Financing Framework by expanding the eligible social categories to include financing for Micro, Small, and Medium Enterprises (MSMEs). This expansion underscores TLT's commitment to supporting MSMEs as a key driver of employment generation, economic resilience, and inclusive growth, thereby amplifying the positive social impact of its financing activities.

As of 31 March 2026, these initiatives have resulted in a cumulative issuance of THB 5,900 million in Social Bonds and Social Loans.

### Total Social Bond Issuance

Issue Date	Maturity Date	Tenor	ThaiBMA symbol	ISIN	Coupon Rate (p.a.)	Currency	Amount (THB million)
30 Jan 2024	30 Jan 2026	2-year	TLT261A	TH0811036100	2.74%	THB	1,000
13 Feb 2026	13 Aug 2030	4-year 6-month	TLT308A	TH081103A808	1.88%	THB	1,000
<b>Total Social Bond Issuance</b>							<b>2,000</b>



### Total Social Loan Issuance

Issue Date	Maturity Date	Tenor	Description	Currency	Amount (THB million)
24 Jul 2024	24 Jul 2028	4-year	[Social Loan No.2024-1]	THB	1,000
26 Jul 2024	27 Jul 2026	2-year	[Social Loan No.2024-2]	THB	500
24 Jan 2025	24 Jan 2028	3-year	[Social Loan No.2025-1]	THB	600
13 Mar 2026	13 Mar 2030	4-year	[Social Loan No.2026-1]	THB	1,000
24 Mar 2026	25 Mar 2030	4-year	[Social Loan No.2026-2]	THB	800
<b>Total Social Loan Issuance</b>					<b>3,900</b>

## Social Bond Outstanding

As of 31 March 2026, the total outstanding Social Bonds of TLT amounted to THB 1,000 million.






### Use of Proceeds Allocation and Social Impact

Issue Date	ThaiBMA symbol	Social Bond Amount (THB million)	Allocation to Eligible Social Project (THB million)	% of Allocation	% of Refinance	Look-back period	Eligible Social Project	Eligible Social Category	UN SDGs Addressed	Social Impact Indicator
13 Feb 2026	TLT308A	1,000	1,000 (fully allocated in Feb26)	100%	100%	3 years	Vehicle financing for low-income earners	Access to Essential Service – Financing the underserved	 	3,165 individuals provided with access to financial services for the vehicles refinanced by the social financing proceeds

## Social Loan Outstanding

As of 31 March 2026, the total outstanding Social Loans of TLT amounted to THB 3,900 million.

### Use of Proceeds Allocation and Social Impact

Issue Date	Social Loan Description	Social Loan Amount (THB million)	Allocation to Eligible Social Project (THB million)	% of Allocation	% of Refinance	Look-back period	Eligible Social Project	Eligible Social Category	UN SDGs Addressed	Social Impact Indicator:
24 Jul 2024	No.2024-1	1,000	1,000 (fully allocated in Jul 2024)	100%	100%	2.4 years	Vehicle financing for low-income earners	Access to Essential Service – Financing the underserved		1,907 individuals provided with access to financial services for the vehicles refinanced by the social financing proceeds
26 Jul 2024	No.2024-2	500	500 (fully allocated in Jul 2024)	100%	100%	1.2 years	Vehicle financing for low-income earners	Access to Essential Service – Financing the underserved		800 individuals provided with access to financial services for the vehicles refinanced by the social financing proceeds
24 Jan 2025	No.2025-1	600	600 (fully allocated in Jan 2025)	100%	100%	1.1 years	Vehicle financing for low-income earners	Access to Essential Service – Financing the underserved		972 individuals provided with access to financial services for the vehicles refinanced by the social financing proceeds
13 Mar 2026	[No.2026-1]	1,000	1,000 (fully allocated in Mar 2026)	100%	100%	2.99 years	Vehicle financing for low-income earners	Access to Essential Service – Financing the underserved		2,422 individuals provided with access to financial services for the vehicles refinanced by the social financing proceeds
24 Mar 2026	[No.2026-2]	800	800 (fully allocated in Mar 2026)	100%	100%	2.48 years	Vehicle financing for low-income earners	Access to Essential Service – Financing the underserved		1,686 individuals provided with access to financial services for the vehicles refinanced by the social financing proceeds