KINTOJOIN LIMITED

ESG IMPACT FOUNDATION REPORT 2025/2026

Building the sustainability solutions capability within Toyota Financial Services Group, through our people, platforms and client solutions



Content

1. CEO and Leadership Team statement 01
2. Shareholder endorsement 02
3. Executive summary 03
4. Impact at a glance 04
5. Basis of preparation 05
6. Informed by VSME / ESRS - Report Guide 07
7. Introduction 08
8. Who we are 09
9. Business model, value chain and boundaries 10
10. ESG management approach 11
11. Double materiality and impacts, risks and opportunities 12
12. ESG strategy, policies, actions, metrics and targets 14
13. ESG Action Plan and delivery model 15
14. ESG governance and accountability 16
15. Keystone ESG Commitments 18
16. Progress and impact to date 19
17. Carbon and climate 21
18. Data maturity, assurance and future improvement 27
19. Looking ahead 28
20. Supporting ESG Evidence Index 29
21. Glossary 31

CEO and Leadership Team statement

KINTO Join Limited (KJL) is a sustainability and mobility solutions business, acting as an independent legal entity within the **Toyota Financial Services** ecosystem. Through our own platforms, mobility services and specialist consultancy, we help organisations move from sustainability ambition to measurable action.

This first **ESG Impact Foundation Report** presents KJL's ESG baseline, governance, priorities and commitments, while aligning with relevant Toyota Financial Services governance and Toyota Group principles where appropriate.

By using **ZERO by KINTO** to manage our **ESG Action Plan** and supporting evidence, we are applying the same structured, evidence-led approach that we provide to our clients. Our focus is to build a credible, controlled and scalable ESG operating model that strengthens client trust, successfully translating our business strategy.

Leadership Team



Patrizia Niehaus
CEO



Nemanja Malašević
CTO



Matt Shirley
Head of Sales



Chehin Toumi
Head of Product

Shareholder endorsement

As KJL's shareholder representatives, we welcome the publication of this first **ESG Impact Foundation Report**. We support its commitment to strengthening sustainability governance, accountability, data quality and measurable performance.

The report reflects KJL's own sustainability priorities, actions and targets, while contributing to the wider direction of **Toyota Financial Services Group**. We recognise the importance of KJL continuing to develop its ESG capability in an evidence-based and transparent way.



Ivo Ljubica
CEO

Toyota Financial Services Europe and Africa Region



Michael Kainzbauer
CEO

Toyota Insurance Management Europe

Executive summary

KINTO Join Limited (KJL) provides practical sustainability solutions through proprietary **ESG software** and **mobility platforms**, and **specialist consultancy**. Through **KINTO Join** and **ZERO by KINTO**, we help organisations reduce commuting impacts, improve ESG data quality, prepare for sustainability reporting requirements and turn ESG ambition into measurable action and evidence.

KJL is currently not required to report under **CSRD** or **ESRS**. However , we have chosen to align voluntarily with leading sustainability expectations. This approach reflects both the standards our clients increasingly need to meet and KJL's role within **TFS Group** as a key sustainability enabler.

Our **2025 ESRS-aligned** Double Materiality Assessment has shaped our ESG pillars, strategy and action plan, targets and reporting structure. It has also helped us move from assessment to execution, with the action plan now live on **ZERO by KINTO** and reviewed bi-monthly.

Note: *This report reflects KJL's ESG commitments and performance. References to TFS Group and the wider Toyota Group are to provide corporate and governance context only and do not represent Group-level commitments.*



Impact at a glance

01
ESG baseline
2025 established as KJL's ESG baseline year

02
Materiality
- **37** ESG topics assessed
- **27** shortlisted
- **25** confirmed as material

03
Double materiality
16 topics assessed as both impact and financially material

04
ESG pillars
- Climate & Resource Stewardship
- People, Community & Digital Trust
- Ethics, Transparency & Resilience

05
ESG delivery
ESG Action Plan live on **ZERO by KINTO**

06
Phase 1 delivery
70 Phase 1 actions identified; **33%** progressed

07
Accountability
15 main action owners, supported by wider contributors

08
Leadership accountability
Organisational sustainability targets agreed as part of the bonus assessment framework

09
Platform proof point
KJL using **ZERO by KINTO** to manage its own ESG delivery

10
Workforce
- 60 FTE at FYE 2025; **61%** male / **39%** female
- 61 FTE at FYE 2026; **67%** male / **33%** female

11
Supplier governance
100% Supplier Code of Conduct sign-off achieved

12
Mobility impact
152,100 verified journeys made, 2.1million km verified distance travelled, 25k new users and 342.2 tons CO2 avoided since September 2022. **163,400 single occupancy vehicle trips have been replaced so far.**

13
Client example
Since CHI launched Kinto Join in **2025**, the organisation has avoided **2.9 tCO2e**, with **88** distinct employee users, and total verified journey distance of **36,100 km** taken so far

14
Digital trust
TFS Group and **GISC**-aligned information security, privacy, cybersecurity and resilience controls

Basis of preparation

Purpose of this report

This is KINTO Join Limited's **first ESG Impact Foundation Report**. Its purpose is to establish KJL's sustainability baseline, explain the material environmental, social and governance matters associated with its business, and describe the governance, actions, targets and metrics being developed to manage them.

The report is intended to provide **KJL's Leadership Team**, shareholders, employees, clients and other relevant stakeholders with a clear and evidence-based view of KJL's current ESG position, progress and future priorities. It also provides the foundation for our future ESG reporting and improvement.

Reporting scope

This report covers **KJL** for the **2025/2026** reporting period.

KJL is a UK-registered undertaking that operates through its UK legal entity and its Serbian branch:

- **KINTO Join LTD**, the UK-registered company; and
- **OGRANAK KINTO JOIN LTD**, its Serbian branch.

Unless otherwise stated, references to **KJL** or the **undertaking** throughout this report refer to the reporting organisation as a whole, encompassing both the UK entity and the Serbian branch.

Where a disclosure relates specifically to an individual part of the undertaking, the report refers to either **KJL UK** or **KJL Serbia**, as applicable.

Corporate positioning

KJL is a separate legal entity within the **Toyota Financial Services Group**. This report presents KJL's own ESG strategy, governance, actions, targets and performance.

Where the report refers to Toyota Financial Services Group or the wider Toyota Group, this is to provide ownership context, applicable governance expectations, shared principles or control frameworks. These references do not mean that KJL is reporting on behalf of Toyota Financial Services Group or the wider Toyota Group, and the commitments in this report should not be interpreted as Group-level commitments unless explicitly stated.

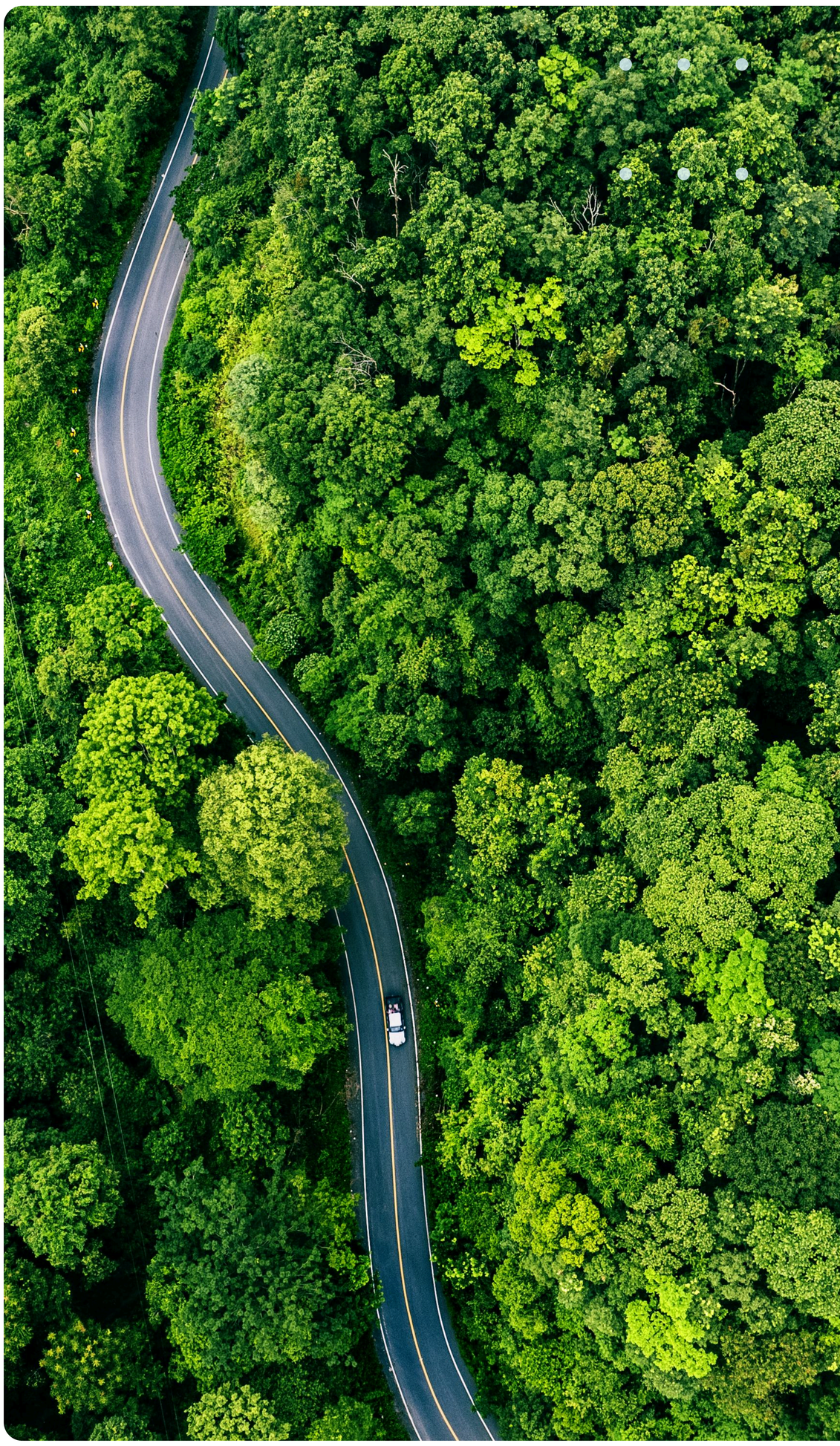
Reporting basis

KJL is not currently required to report under the Corporate Sustainability Reporting Directive (**CSRD**) or the European Sustainability Reporting Standards (**ESRS**). This report has therefore been prepared voluntarily, drawing on ESRS reporting principles, the Voluntary Sustainability Reporting Standard for Non-Listed SMEs (**VSME**) approach to proportionate SME sustainability disclosure, UK SRS direction and TFS Group expectations.

It is not a statutory **CSRD** sustainability statement and has not been externally assured.

The report is based on information available at the time of preparation, including KJL's 2025 DMA, ESG Action Plan, governance records, workforce information, supplier evidence, mobility impact data and greenhouse gas (GHG) inventory. Where information is incomplete or still developing, this is identified through limitations, placeholders or future improvement actions.

KJL will continue to improve the completeness, consistency, comparability and assurance-readiness of its ESG data over future reporting cycles.



Informed by VSME / ESRS - report guide

This report is structured to provide a proportionate, decision-useful view of KJL's sustainability position. It is informed by ESRS reporting principles and the VSME approach to voluntary SME sustainability disclosure.

01

REPORTING AREA

BASIS OF PREPARATION, SCOPE AND BOUNDARY

WHERE THIS IS COVERED

Basis of preparation;
Business model, value chain and boundaries

02

REPORTING AREA

BUSINESS MODEL AND VALUE CHAIN

WHERE THIS IS COVERED

Who we are;
Business model, value chain and boundaries

03

REPORTING AREA

SUSTAINABILITY GOVERNANCE

WHERE THIS IS COVERED

ESG governance and accountability;
Keystone ESG Commitments

04

REPORTING AREA

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES

WHERE THIS IS COVERED

Materiality and impacts, risks and opportunities;
ESG strategy, policies, actions, metrics and targets

05

REPORTING AREA

PRACTICES, POLICIES AND FUTURE INITIATIVES

WHERE THIS IS COVERED

ESG strategy, policies, actions, metrics and targets;
ESG Action Plan and delivery model

06

REPORTING AREA

ACTIONS, TARGETS AND PROGRESS

WHERE THIS IS COVERED

ESG Action Plan and delivery model; Keystone ESG Commitments; Progress and impact to date

07

REPORTING AREA

ENVIRONMENTAL AND CARBON PERFORMANCE

WHERE THIS IS COVERED

Climate & Resource Stewardship;
Carbon and climate

08

REPORTING AREA

OWN WORKFORCE

WHERE THIS IS COVERED

Who we are; People, Community & Digital Trust;
People and culture progress

09

REPORTING AREA

BUSINESS CONDUCT AND SUPPLIER MANAGEMENT

WHERE THIS IS COVERED

Ethics, Transparency & Resilience; Governance and risk progress; Supporting ESG Evidence Index

10

REPORTING AREA

PRODUCT AND CLIENT IMPACT

WHERE THIS IS COVERED

Progress and impact to date;
Supporting ESG Evidence Index

11

REPORTING AREA

DATA QUALITY, ASSURANCE AND LIMITATIONS

WHERE THIS IS COVERED

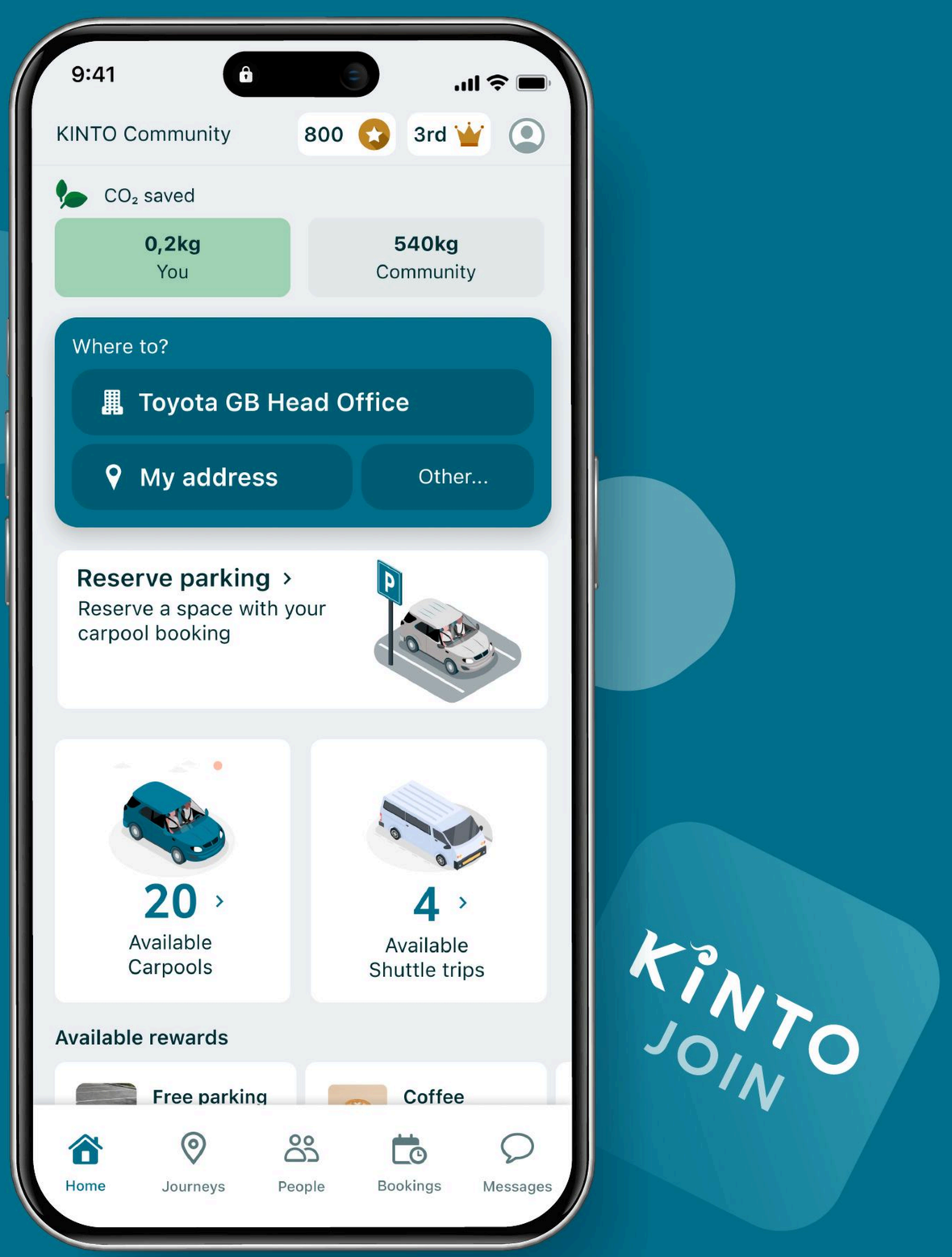
Data maturity, assurance and future improvement;
Supporting ESG Evidence Index

Introduction

KJL is building sustainability solutions capability by combining sustainable mobility, proprietary ESG software and specialist consultancy. Our role is practical: helping organisations understand sustainability impacts, improve ESG data management, reduce emissions, strengthen governance and move from intention to action.

This report shows how KJL is moving from ESG assessment to implementation. Through **ZERO by KINTO**, we are assigning actions, tracking progress, maintaining evidence and reviewing performance using the same ESG management capability that we provide to clients.

The core message is simple: **KJL** is walking the talk. We are using **ZERO by KINTO** to manage our own **ESG Action Plan**, assign owners, track progress, evidence completion and review performance. This makes KJL both a user and provider of ESG action and data management solutions.



Who we are

KJL operates at the intersection of sustainable mobility, ESG data and digital product innovation. We are providing our services within the wider **TFS** and **KINTO Group**, and to external clients.

KJL's principal products and services include:

- **KINTO Join**, sustainable commuting and shared mobility solution, supporting car pooling, walking, cycling, public transport, parking and EV charging;
- **KINTO Ride**, ride-hailing solution for transport operators;
- **ZERO by KINTO**, ESG data, reporting and action management platform; and **sustainability consultancy services**, including decarbonisation, carbon footprinting, ESG strategy, CSRD readiness and operational ESG improvement;
- **IT services** and **data services**.

These are KJL-delivered capabilities. They should not be interpreted as representing the full sustainability, mobility or ESG capabilities of Toyota Financial Services Group or the wider Toyota Group.



Business model, value chain, and boundaries

KJL's business model is digital-first, service-led and platform-enabled. Our direct operational footprint is comparatively low, but our value chain and downstream influence are material because our products and services support client sustainability, mobility, **ESG data** and **reporting outcomes**.

KJL's value chain can be understood across three levels:



KJL applies different boundaries for different purposes. This helps ensure that ESG reporting, carbon accounting and impact reporting are clear and not overstated.

BOUNDARY TYPE	WHAT IT COVERS	WHY IT MATTERS
Reporting boundary	KJL UK and its Serbian subsidiary, over which KJL UK exercises operational and financial control.	Defines the organisational scope of this ESG Impact Foundation Report.
GHG inventory boundary	Scope 1, Scope 2 and relevant Scope 3 categories included in KJL's annual carbon footprint.	Defines the emissions included in KJL's carbon baseline, hotspot analysis and future reduction planning.
Net zero boundary	Scope 1, Scope 2 and material Scope 3 emissions.	Defines KJL's long-term decarbonisation ambition to 2050.
Product and client impact boundary	Measurable outcomes enabled through KINTO Join, KINTO Ride, ZERO by KINTO and consulting services.	Shows KJL's wider sustainability influence while keeping it separate from KJL's own organisational footprint.

This distinction is important because KJL's own carbon footprint and its enabled client impact are related but different. KJL will continue to report organisational emissions separately from client impact metrics, while improving the methodology and evidence used to calculate product-enabled emissions savings.

ESG management approach

KJL's ESG approach is built around one central principle: ESG must be operational, measurable and useful.

Our **2025 DMA** identified the ESG topics most relevant to KJL's business model, stakeholders and future resilience. These findings have been translated into three ESG pillars, an ESG Strategy, a live ESG Action Plan, Keystone ESG Commitments and a target register.

Our ESG programme is managed through **ZERO by KINTO**, allowing **KJL** to assign actions, monitor progress, evidence completion, review performance and identify blockers in one operating environment. This gives us first-hand insight into how the platform performs as an ESG implementation tool and strengthens the solution we offer to clients.

This approach embeds ESG into how KJL operates, not only how we report. It also supports TFS-aligned governance by connecting sustainability with risk management, data quality, accountability, continuous improvement and business resilience.

GOVERNANCE

ESG Governance Framework, Board / PRC oversight, Leadership Team accountability

STRATEGY

ESG pillars linked to KJL's business model

IMPACTS, RISKS AND OPPORTUNITIES

2025 ESRS-aligned DMA

ACTIONS

ESG Action Plan live on ZERO by KINTO

TARGETS

Keystone ESG Commitments and target register

METRICS

Carbon, workforce, supplier, platform, mobility and digital trust indicators

EVIDENCE

Supporting ESG Evidence Index and Base consistently maintained.

Double Materiality and Impacts, Risks and Opportunities

In **2025**, **KJL** completed an **ESRS-aligned DMA** ahead of mandatory reporting requirements. The **DMA** assessed both how KJL affects people, the environment and society, and how sustainability-related risks and opportunities could affect KJL's business model, financial performance, resilience and strategic value.

The assessment reviewed **37 ESG topics** across ESRS, with additional topics referenced from UK SRS, Global Reporting Initiative (GRI), and VSME. From these, **27 topics** were shortlisted and **25 were confirmed** as material. Of the material topics, **16 were assessed as double material**, meaning they were material from both an impact and financial perspective.

The **DMA** showed that most of **KJL's** shortlisted **ESG** topics carry both risk and opportunity. For example, data security, climate resilience and digital trust could create risk if poorly managed, but they also strengthen KJL's commercial proposition when managed well. This confirms that ESG is directly connected to product credibility, customer confidence, operational resilience and KJL's business strategy, product credibility and role as a sustainability enabler within TFS Group.

KJL's most material topics are closely linked to its business model as a digital sustainability and mobility platform.

MATERIAL AREA

CLIMATE AND EMISSIONS

IMPACT

KJL generates emissions through travel, commuting, purchased services, IT and cloud infrastructure.

RISK

Rising client, regulatory and Group expectations for credible carbon data and reduction plans.

OPPORTUNITY

KJL can use its own carbon journey to strengthen its consulting and ZERO by KINTO proposition.

RESPONSE

GHG inventory, carbon accounting methodology, operational carbon neutrality pathway and Scope 3 reduction programme.

MATERIAL AREA

DIGITAL TRUST AND DATA PROTECTION

IMPACT

KJL handles client, employee and platform data, creating responsibility for privacy, security and responsible digital governance.

RISK

Data breaches, system disruption or weak controls could damage client trust and product credibility.

OPPORTUNITY

Strong digital trust controls strengthen KJL's competitive position and client assurance.

RESPONSE

TFS Global Information Security Council (GISC)-aligned controls, privacy reviews, security reviews, penetration testing, uptime monitoring and Client Trust & Assurance Pack.

MATERIAL AREA

WORKFORCE SKILLS AND ESG CAPABILITY

IMPACT

KJL's ability to deliver impact depends on skilled internal and external workforce.

RISK

Limited ESG literacy, workforce data or capability could slow delivery and weaken client outcomes.

OPPORTUNITY

ESG and carbon education can turn employees into stronger sustainability solution ambassadors.

RESPONSE

ESG and carbon education, onboarding integration, workforce data improvement and performance-linked sustainability targets.

MATERIAL AREA

SUPPLIER AND CONTRACTOR OVERSIGHT

IMPACT

KJL relies on specialist suppliers, contractors, cloud providers and technology partners.

RISK

Weak supplier oversight could create ESG, security, continuity or reputational risks.

OPPORTUNITY

Stronger supplier governance supports resilience, client confidence and future assurance readiness.

RESPONSE

Supplier Code of Conduct, critical supplier classification, ESG due diligence and supplier evidence tracking.

MATERIAL AREA

PRODUCT IMPACT AND CLIENT OUTCOMES

IMPACT

KJL's products can support lower-carbon commuting, ESG data management and better client decisions.

RISK

Unclear impact methodology could weaken external claims.

OPPORTUNITY

Verified impact data can differentiate KJL as a sustainability solutions provider.

RESPONSE

Refresh client emissions impact methodology and strengthen evidence for KINTO Join, ZERO by KINTO and consultancy outcomes.

Some topics, including water, biodiversity and direct pollution, were assessed as lower materiality at this stage because **KJL** is a digital-first services business with limited direct operational exposure. These conclusions will be reviewed as the business grows, product use expands and supplier impacts become better understood.

TOPIC ASSESSED AS LOWER MATERIALITY	CURRENT RATIONALE	FUTURE REVIEW TRIGGER
Water	Limited direct operational water use	New office, data centre exposure, supplier data improvements
Biodiversity	Limited direct land-use impact	Expanded supplier/product footprint or new high-impact procurement
Direct pollution	Limited direct operational pollution sources	Material changes in operations, facilities or supply chain

ESG strategy, policies, actions, metrics and targets

Following the **DMA**, KJL has structured its **ESG Strategy** around three pillars. These pillars connect KJL's material topics with policies, controls, actions, metrics and targets.



CLIMATE & RESOURCE STEWARDSHIP

STRATEGIC FOCUS

Managing KJL's own footprint while helping clients reduce mobility, commuting and ESG data-related emissions.

RELEVANT POLICIES / CONTROLS

GHG methodology, future Carbon Reduction Strategy, travel and procurement controls.

ACTIONS

GHG baseline, hotspot analysis, Scope 3 data improvement, cloud and energy optimisation review, product impact methodology refresh.

METRICS

tCO2e, Scope 1/2/3 emissions, emissions intensity, client CO2e savings.

TARGETS

Operational carbon neutrality from 2026; net zero by 2050.



PEOPLE, COMMUNITY & DIGITAL TRUST

STRATEGIC FOCUS

Building ESG capability across the workforce while protecting privacy, data security, digital rights and platform trust.

RELEVANT POLICIES / CONTROLS

HR processes, privacy and security controls, GISC-aligned controls, product release-gate controls.

ACTIONS

ESG education, carbon education, digital-rights review, Client Trust & Assurance Pack, workforce ESG data improvement.

METRICS

FTE, gender, training, uptime, data breaches, engagement, turnover.

TARGETS

Zero material data breaches; 99.5% uptime; ESG and carbon literacy embedded into onboarding.



ETHICS, TRANSPARENCY & RESILIENCE

STRATEGIC FOCUS

Embedding TFS-aligned governance, supplier accountability, regulatory readiness, cybersecurity and business resilience.

RELEVANT POLICIES / CONTROLS

Code of Conduct, Supplier Code of Conduct, ESG Governance Framework, enterprise risk register, business continuity and disaster recovery controls.

ACTIONS

ESG risk integration, supplier classification, ESG due diligence, regulatory horizon scanning, BCP / DR testing.

METRICS

Supplier Code sign-off rate, governance reviews, risk actions, business continuity testing.

TARGETS

100% Supplier Code of Conduct sign-off; ESG governance operational; ESG risks embedded into enterprise risk management.

This table provides the main **VSME** / **ESRS-style** link between **KJL's** material topics, actions, metrics and targets. The Keystone **ESG** Commitments in Section 9 provide the leadership-level subset of priorities requiring Board and Leadership Team oversight.

ESG Action Plan and delivery model

KJL has translated its **DMA** findings into a structured **ESG Action Plan**, which is live on **ZERO by KINTO**. This means our ESG programme is not managed through static documents alone. It is actively tracked through the same platform discipline we provide to clients.

1

TIME HORIZON

To be substantially completed by mid-year

PURPOSE

Establish governance, data, control and accountability foundation

CURRENT STATUS

70 Phase 1 actions identified; 33% progressed

2

TIME HORIZON

To close by the end of the financial year

PURPOSE

Embed ESG into operations, risk, suppliers, workforce data, product governance and reporting

CURRENT STATUS

Mobilisation

3

TIME HORIZON

Up to three years

PURPOSE

Deliver longer-term optimisation, assurance maturity, emissions reduction and ESG leadership

CURRENT STATUS

Long-term roadmap

There are **15 main action-owners** across the **ESG Action Plan**, supported by wider contributors. Actions are broken into clear tasks so that colleagues understand what needs to be done, by when, and what evidence is required.



Progress is reviewed bi-monthly through **ZERO by KINTO**. These reviews allow **KJL** to monitor completion, identify blockers, reassign support, update priorities and maintain momentum.

Using ZERO by KINTO internally gives KJL a practical proof point. We are using our own product, improving it through lived experience and building a credible case study for clients who need ESG action management, target tracking and reporting support.

ESG governance and accountability

KJL's ESG governance model is being designed to ensure that sustainability is managed as a business discipline, not as a standalone reporting exercise. The purpose of the ESG Governance Framework is to define how KJL makes ESG decisions, assigns ownership, reviews progress, escalates risks and maintains evidence.

This is particularly important for KJL because our ESG priorities are closely linked to our business model: digital platforms, sustainability consulting, client data, cybersecurity, cloud infrastructure, mobility emissions, supplier relationships and TFS-aligned operational resilience.

KJL governance

KJL retains responsibility for the ESG strategy, actions, targets and disclosures presented in this report.

KJL GOVERNANCE LEVEL	ROLE IN ESG OVERSIGHT & DELIVERY
CEO AND LEADERSHIP TEAM	Holds executive accountability for KJL's ESG strategy, delivery, resourcing, prioritisation and alignment with business objectives.
ESG PROGRAMME OWNER	Coordinates ESG delivery, maintains the Action Plan, tracks progress, prepares updates and manages evidence requirements.
ESG PILLAR OWNERS	Oversee delivery across the three ESG pillars and monitor relevant actions, targets and data.
ACTION OWNERS AND DATA OWNERS	Deliver assigned actions, provide data, maintain evidence and escalate blockers.

Progress is reviewed bi-monthly through **ZERO by KINTO**, focusing on completion status, overdue actions, blockers, evidence gaps, target performance and matters requiring escalation.

To strengthen accountability, **KJL's Leadership Team** has agreed that organisational sustainability targets will form part of the bonus assessment framework. This links KJL's ESG delivery to leadership performance and business priorities.

Material ESG matters are escalated within KJL where they could affect client trust, regulatory compliance, cybersecurity, data privacy, business resilience, workforce wellbeing, supplier performance or the credibility of KJL's ESG claims.

TFS Group oversight

As a **TFS Group company**, KJL operates within relevant shareholder, regional governance, risk and compliance arrangements. References to TFS oversight in this report apply only where those arrangements are formally relevant to KJL.

Wider Toyota Group principles and controls

KJL applies relevant wider **Toyota Group principles** and control frameworks where these have been formally adopted or made applicable to KJL. These frameworks provide context and guidance, but the ESG commitments and targets in this report remain KJL's own.

The governance model supports future reporting readiness by creating a clear audit trail between materiality, actions, targets, evidence, review and disclosure.



Keystone ESG Commitments

KJL has identified **15 Keystone ESG Commitments** for Leadership and Board-level oversight. These represent the highest-priority actions, supporting multiple ESG objectives while addressing the organisation's most material ESG risks, client trust, product credibility, future reporting readiness and, where relevant, **TFS Group expectations**.

Focused on **Year 1** control, credibility and assurance, these commitments provide a concise framework for leadership oversight and decision-making, complementing the broader ESG Action Plan.

CLIMATE & RESOURCE STEWARDSHIP

KEYSTONE ESG COMMITMENT	INDICATIVE TIMING	STATUS
Complete Scope 1, 2 and 3 carbon baseline	Phase 1	**Completed**
Develop GHG inventory and carbon accounting methodology	Phase 1	**Completed**
Identify the top three cloud and energy optimisation levers	Phase 2	**Completed**
Develop initial climate risk and multi-region resilience summary	Phase 2	**In progress**
Confirm our non-binding medium-term emissions reduction ambition informed by Scope 3 hotspots	Phase 2	**Completed**

PEOPLE, COMMUNITY & DIGITAL TRUST

KEYSTONE ESG COMMITMENT	INDICATIVE TIMING	STATUS
Maintain zero material data breaches	Ongoing	**Active control**
Complete privacy, security and digital-rights review for new ZERO by KINTO features before release	Ongoing	**Active control**
Conduct quarterly penetration testing and incident simulation	Quarterly	**Active control**
Maintain service uptime of at least 99.5%	Ongoing	**Active control**
Use the Client Trust & Assurance Pack in 100% of relevant bids	Phase 1 / 2	**In progress**
Deliver company-wide ESG and carbon education, with ESG included in future onboarding	Phase 2	**Planned**

ETHICS, TRANSPARENCY & RESILIENCE

KEYSTONE ESG COMMITMENT	INDICATIVE TIMING	STATUS
Formalise ESG governance structure	Phase 1	**In progress**
Embed ESG risks into the enterprise risk register	Phase 1 / 2	**In progress**
Maintain Supplier Code of Conduct sign-off from 100% of suppliers	Phase 1 / ongoing	**Completed / maintain**

Progress and impact to date

Strategic progress

KJL has moved from **ESG assessment** to **ESG execution**. The ESRS-aligned DMA has been translated into three ESG pillars, a live ESG Action Plan, Keystone ESG Commitments and progress tracking through **ZERO by KINTO**.

This creates a clear line of sight between materiality, action, ownership, evidence and reporting, while supporting future alignment with **ESRS**, **UK SRS**, **VSME** data collection, **TFS Group** expectations and client assurance needs.

Product and client impact

KJL's products are already supporting measurable sustainable mobility outcomes. Since **September 2022**, KJL mobility solutions have supported more than **152,000 trips**, **2.1 mil** kilometres travelled, more than **10,000** active users and approximately **242.2** tonnes of **CO2e** savings.

In **March 2025**, KJL launched Kinto Join at the CHI site. **Within a year of launching**, the organisation has avoided **2.9 tCO2e**, with **88** distinct employee users, and total verified journey distance of **36,100 km** taken so far.

These results demonstrate KJL's potential to support emissions reduction when mobility technology is combined with customer engagement, behavioural change and measurable impact tracking.

Governance and risk progress

KJL applies information security, privacy, cybersecurity and resilience controls that are relevant to its operations and digital platforms. These include applicable **TFS Group** requirements together with KJL's own policies and procedures for access management, incident response, business continuity, technology recovery and supplier security.

Cybersecurity, data privacy, system resilience and business continuity are recognised as important business risks because **KJL's** credibility depends on the reliability and security of its platforms, including **ZERO by KINTO**.

KJL will continue to strengthen the evidence supporting these controls, including ownership records, review frequency, testing results, incident records and supplier assurance documentation.

People and culture progress

KJL has a highly skilled, international and technology-enabled workforce. The business has existing engagement processes, **KPIs**, performance management, learning platforms and a focus on talent development.

During **2026** and beyond, KJL is committed to strengthening the link between people, product and sustainability by rolling out company-wide ESG and carbon education. This will help employees understand KJL's own ESG commitments, the carbon impact of the business, the core purpose of ZERO by KINTO and the role each team plays in supporting clients' sustainability journeys.

Existing people-related focus areas include maintaining employee turnover below the group wide target threshold of **20%**, continuing to improve employee satisfaction, measured through our bi-annual employee satisfaction survey, beyond its **4%** improvement between **2025** and **2026** results, strengthening workforce ESG data, and improving visibility of **DEI**, wellbeing and contractor oversight.

KJL has also strengthened the link between sustainability and performance management, with the Leadership Team agreeing that their bonuses will be linked to achievement of organisational sustainability targets.

PULSE / GLINT SCORE

FY 2025:

February 25 - Key Outcome Glint at 68, with Key Outcome Glint Positive Favorability at 63%

FY 2026

February 26 - Key Outcome Glint at 72, with Key Outcome Glint Positive Favorability at 65%

TRAINING HOURS

FY 2025:

105
(only a part of available data for the year)

FY 2026

685 total training hours

TURNOVER RATE

FY 2025:

18.6%

FY 2026

11.5%

LEADERSHIP DIVERSITY FIGURES

FY 2025:

55% Male Leadership
45% Female Leadership

FY 2026

55.6% Male Leadership
44.4% Female Leadership

Carbon and climate

Our carbon baseline

The financial year ending **31 March 2025** (FYE2025) represents KJL's first organisational greenhouse gas (GHG) inventory and establishes the baseline against which future emissions performance, reduction targets and climate actions will be measured. The inventory has been prepared in accordance with the GHG Protocol Corporate Accounting and Reporting Standard and the GHG Protocol Corporate Value Chain (Scope 3) Standard, using the operational control approach and applying the organisational and operational boundaries described in Section 3: Business Model, Value Chain and Reporting Boundaries.



As a digital technology, mobility and sustainability consultancy, KJL has a fundamentally different emissions profile to organisations with significant manufacturing or vehicle operations. The business has no material Scope 1 emissions, relatively low operational energy consumption, and the majority of its carbon footprint arises within Scope 3, reflecting the purchase of professional services, cloud infrastructure, software, business travel, employee commuting and technology equipment required to deliver services across the UK, Serbia and wider European markets.

The baseline inventory provides KJL with a robust evidence base to:

- understand where emissions occur across the value chain
- identify the most material decarbonisation opportunities
- prioritise improvements to data quality
- establish measurable reduction targets, and
- monitor progress annually through consistent carbon accounting.

Carbon metric	FYE 2025	FYE 2026
Total carbon footprint	402.000 tCO_2e	405.990 tCO_2e
Scope 1	0.0 tCO_2e	0.0 tCO_2e
Scope 2 (location-based)	18.8 tCO_2e	18.5 tCO_2e
Scope 2 (market-based)	24.0 tCO_2e	23.6 tCO_2e
Scope 3	383.2 tCO_2e	387.5 tCO_2e
Emissions intensity (tCO_2e/FTE)	6.59	6.77

The increase in intensity ratio should be interpreted alongside business growth and organisational changes.

Understanding our emissions profile

The baseline assessment confirms that KJL's emissions are highly concentrated within a small number of categories.

Approximately **57% of total emissions** arise from Purchased Goods and Services, reflecting KJL's reliance on cloud hosting, technology providers, software subscriptions, professional services and external suppliers. A further **15%** is associated with Business Travel, reflecting KJL's international operations and client delivery model across multiple European countries. **Homeworking (13%)** and **Employee Commuting (7%)** also represent material sources of emissions due to KJL's hybrid working arrangements.

Operational electricity accounts for approximately **5%** of total emissions, while all remaining categories contribute only a small proportion of the overall footprint.

This profile demonstrates that KJL's greatest decarbonisation opportunities lie within its value chain, rather than through direct operational emissions alone.

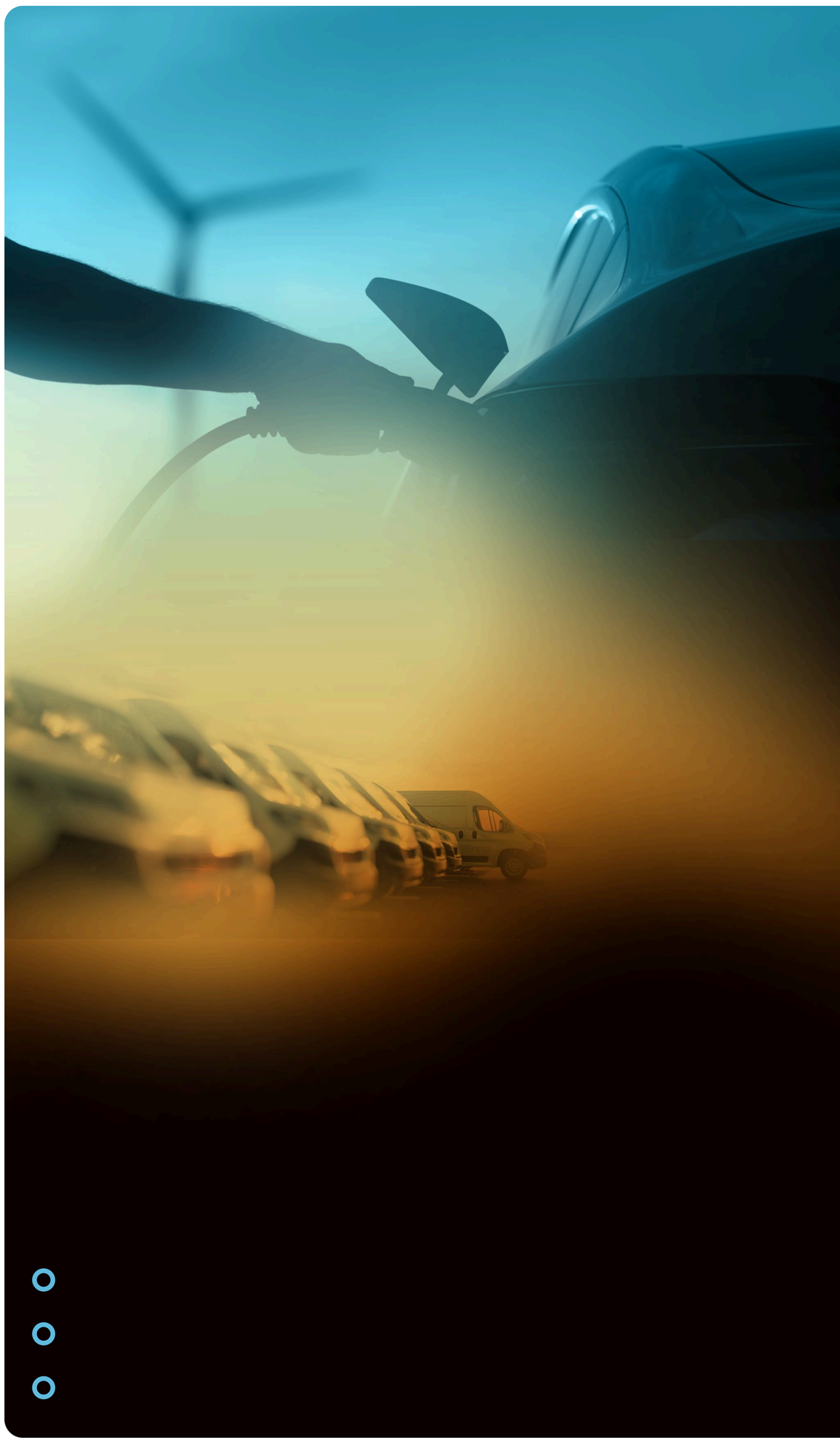
Our Net Zero pathway

KJL has adopted a long-term ambition to achieve **Net Zero** greenhouse gas emissions by **2050** across **Scope 1**, **Scope 2** and all material **Scope 3** emission categories.

Rather than applying a uniform reduction across every source of emissions, we have developed a category-specific transition pathway that reflects the differing levels of operational control, technological maturity, supplier influence and commercial practicality associated with each emissions source.

For example, operational electricity can be reduced rapidly through renewable electricity procurement and continued grid decarbonisation, whereas emissions associated with purchased goods and services depend largely on supplier decarbonisation, cloud infrastructure improvements and the availability of lower-carbon products and services. Similarly, business travel reductions will be influenced by client requirements, international collaboration and the availability of lower-carbon transport options.

Consequently, emission reductions will not occur at a constant rate across all categories or reporting years. Instead, KJL's transition pathway reflects realistic implementation timeframes and recognises that different emission sources will decarbonise at different speeds.



Purchased goods and services

Supplier engagement, cloud optimisation, sustainable procurement, supplier-specific carbon data, ESG requirements in procurement, lower-carbon IT services and software. Improved emission factor tracking through tighter collaboration of suppliers using KJL own VSME Supplier Data Management offer.

Capital Goods

Extend equipment lifecycles, repair and parts replace before the whole item is replaced, refurbished equipment where appropriate, sustainable procurement standards.

Scope 2 Electricity

Energy efficiency, renewable electricity procurement, landlord engagement, continued decarbonisation of national electricity grids.

Business travel

Digital-first meetings, rail-first travel policy, travel approval process with validation if not low carbon mode, journey consolidation, longer term sustainable travel planning, improved activity-based travel data.

Employee commuting

Hybrid working optimisation, increased adoption of carpooling through KINTO Join where possible, increased public transport and active travel, transition to lower-emission vehicles.

Homeworking

National electricity grid decarbonisation, improved home energy efficiency and lower-carbon domestic heating over time.

Waste

Actual waste minimisation, recycling improvements and supplier engagement.

Prioritising emission reductions

KJL's transition strategy follows the internationally recognised mitigation hierarchy:

1. Avoid emissions where possible.
2. Reduce emissions through operational improvements and value-chain engagement.
3. Substitute higher-carbon activities with lower-carbon alternatives.
4. Influence suppliers and customers to accelerate decarbonisation.
5. Neutralise only residual emissions that cannot reasonably be eliminated by 2050.

Consistent with emerging international best practice, carbon removals will only be considered for unavoidable residual emissions after all reasonable reduction opportunities have been pursued.



Continuous improvement

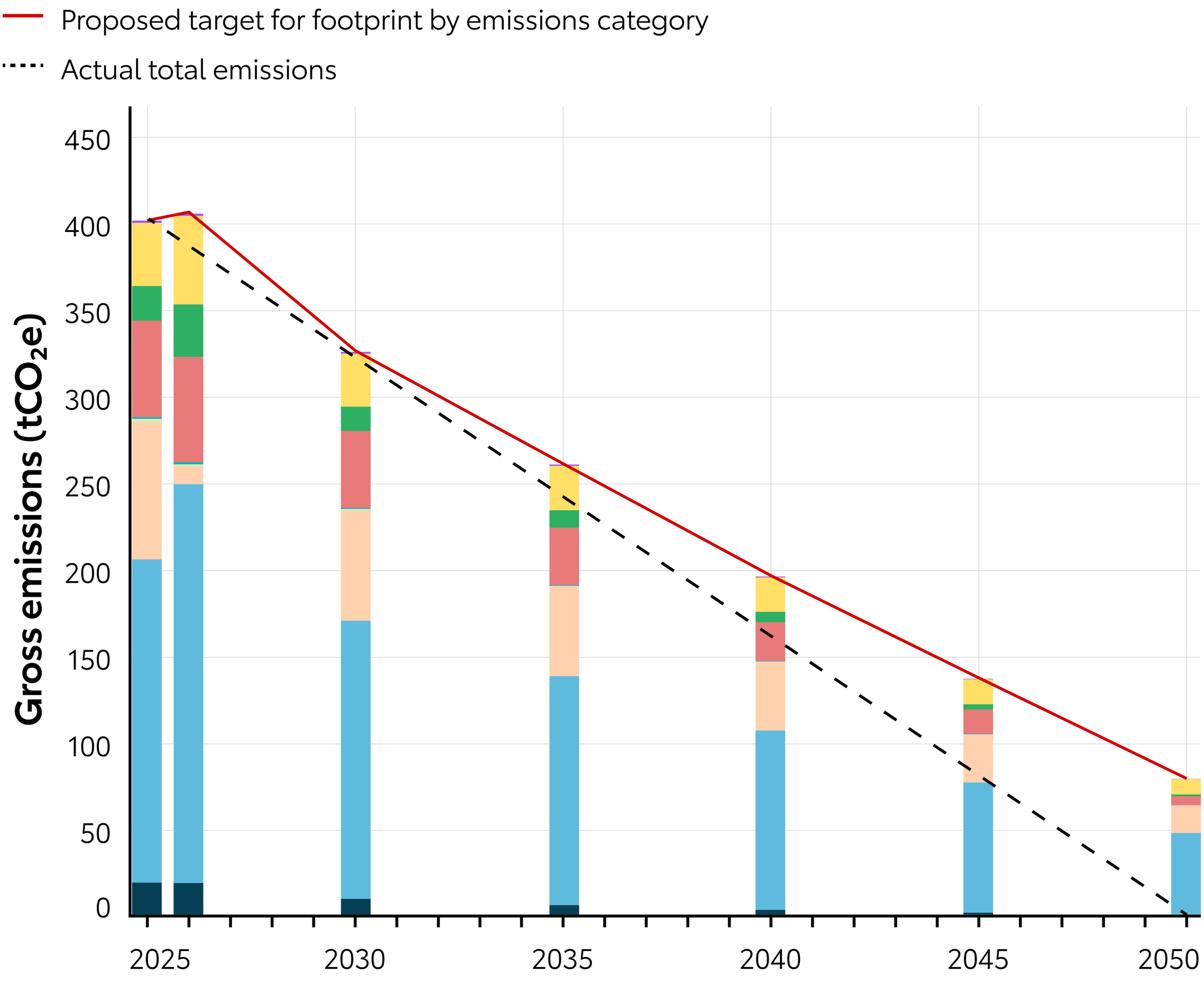
As this represents KJL's first complete organisational carbon inventory, improving data quality forms an integral part of the transition programme.

Priority actions include:

- increasing the proportion of activity-based and supplier-specific data across Scope 3
- reducing reliance on spend-based emission factors where primary data becomes available
- strengthening supplier carbon reporting and procurement requirements,
- improving travel activity data through automated distance capture,
- enhancing commuting data through annual employee surveys, and
- expanding cloud and digital infrastructure reporting with key technology providers.

These improvements will enable KJL to refine its transition pathway over time and ensure that future targets remain evidence-based, achievable and aligned with evolving climate standards.

KINTO Join Limited | Carbon Reduction Pathway and Category Mix



Note: Annual values are interpolated between the milestone category targets supplied for 2030, 2035, 2040, 2045 and 2050

Data maturity, assurance and future improvement

This first **ESG Impact Foundation Report** has been prepared as a baseline report. It reflects **KJL's** current **ESG** maturity, completed **DMA**, live **ESG Action Plan**, internal governance processes and emerging carbon accounting work.

KJL follows the same approach internally that it applies with customers: complete, validate and audit. **ESG data**, the **GHG** inventory, carbon accounting methodology, **ESG Impact Report** and **DMA** are reviewed internally before being used for reporting or decision-making.

The table below summarises the current maturity of **KJL's** key **ESG data** areas and the improvements planned for future reporting cycles.

DATA AREA	CURRENT MATURITY	IMPROVEMENT ACTION
Workforce headcount and gender	Established	Improve granularity of training hours attended, wellbeing indicators and contractor data.
ESG action progress	Established	Link actions more directly to supporting evidence in ZERO by KINTO.
Supplier Code of Conduct sign-off	Established	Strengthen supplier classification, ESG due diligence and ongoing monitoring.
Scope 1 and Scope 2 emissions	Established	Embed the identified improvements into activity data collection. This requires a number of process updates.
Scope 3 emissions	Improvements identified	Improve supplier-specific and activity-based data, especially for business travel, purchased goods and services, employee commuting and cloud/digital infrastructure.
Product and client impact metrics	Improvements identified	Refresh methodology for calculating emissions savings and other client impact outcomes.
ESG governance evidence	Developing	Finalise review cadence, escalation routes, ownership records and Board / PRC evidence.
Risk integration	Implementing	Embed ESG risks into the enterprise risk register and link mitigation actions to owners and evidence.

This internal review process provides a disciplined foundation, but it is not a substitute for external assurance. KJL recognises that future reporting will benefit from greater data granularity, clearer definitions, stronger supplier-level data, improved product impact methodology and, where appropriate, external review or assurance.

KJL will continue to improve the completeness, consistency, comparability and assurance-readiness of its ESG data over future reporting cycles.

Looking ahead

KJL's first **ESG Impact Foundation Report** marks the start of a more structured, measurable and TFS-aligned ESG performance journey.

In **Year 1**, our focus is control, credibility and accountability. This means completing the carbon baseline, formalising **ESG governance**, improving data quality, strengthening supplier oversight, embedding ESG risks into enterprise risk management, delivering **ESG** and **carbon education**, and using **ZERO by KINTO** to manage delivery.

In **Years 2** and **3**, our focus will shift towards optimisation, assurance and leadership. This will include raising ambition where appropriate, strengthening data assurance, expanding supplier engagement, refining the emissions reduction pathway and using our own **ESG** journey as a stronger case study for clients.



KJL's ambition is to be recognised not only as a provider of **ESG** and mobility solutions, but as a credible practitioner of the standards we help clients meet.

By using our own platform, strengthening our own governance and reporting transparently on our own progress, **KJL** is building the foundation to become a trusted **ESG** performance leader within the wider **TFS** and **Toyota ecosystem**.

Supporting ESG Evidence Index

This **ESG** Impact Foundation report is supported by KJL's ESG Evidence Index: the structured set of documents, data sources, policies, controls, registers and evidence used to manage and substantiate ESG performance.

The ESG inventory is important because it turns **ESG** from a narrative exercise into an evidence-based management system. It allows **KJL** to show what has been assessed, what has been agreed, what is being implemented, who owns delivery, what evidence exists, and what still needs to be improved.

ESG INVENTORY AREA	WHAT IT INCLUDES	PURPOSE
Materiality evidence	DMA methodology, topic list, scoring, material topics, non-material topics and validation evidence	Shows how KJL identified its ESG priorities
ESG strategy and pillars	Three ESG pillars, strategic focus areas and material topic mapping	Shows how ESG priorities are structured
ESG Action Plan	Phase 1, Phase 2 and Phase 3 actions, tasks, owners, contributors, deadlines and status	Shows how ESG is being implemented
Target register	Keystone ESG Commitments, targets, KPIs, baselines, owners, status and review frequency	Shows how progress is measured
Governance evidence	ESG Governance Framework, review cadence, escalation routes, PRC / Board oversight and decision records	Shows how ESG is overseen and controlled
Risk evidence	ESG risks, risk owners, controls, mitigation actions and enterprise risk register integration	Shows how ESG risks are managed
Carbon Reduction Strategy	Includes GHG inventory, carbon accounting methodology, emission factors, assumptions, data sources and internal review records, CRP and net zero pathway	Shows how carbon data is calculated and reviewed and how reductions will be achieved and tracked
Workforce evidence	FTE, gender, leadership, training, engagement, wellbeing, DEI and contractor oversight data	Shows how people-related ESG topics are managed
Supplier evidence	Supplier register, Supplier Code of Conduct sign-off, supplier classification, due diligence and security expectations	Shows how value chain risks are governed
Product and digital trust evidence	Privacy, security, digital-rights, accessibility, product review and release-gate controls	Shows how platform trust is built into product governance
Client impact evidence	User numbers, trips, kilometres travelled, CO2 savings, client case studies and impact methodology	Shows how KJL's products support measurable sustainability outcomes
Reporting evidence	Final report, internal review record, disclosure evidence files and reporting tool demonstration materials where appropriate.	Shows how disclosures are reviewed before publication

KJL maintains this inventory through a combination of **ZERO by KINTO**, internal evidence files, governance records and functional data sources. Over time, the ESG inventory will become more granular, more automated and more assurance-ready. Relevant evidence may be summarised externally or shared with clients through the Client Trust & Assurance Pack where appropriate.

The ESG inventory also supports KJL's client proposition. By using the same disciplined approach internally that we recommend to clients, KJL can demonstrate how materiality, data and disclosure collection and management, action planning, target tracking, evidence management and reporting can work in practice.



Glossary

TERM	DESCRIPTION
KINTO JOIN LIMITED	The reporting organisation registered in the United Kingdom, covered by this report, comprising the UK entity and its controlled Serbian subsidiary.
KJL	The abbreviation used for KINTO Join Limited. Unless otherwise stated, it refers to the reporting organisation as a whole.
KINTO JOIN SERBIA	The Serbian subsidiary was included within KJL's reporting boundary.
KINTO JOIN UK	The United Kingdom subsidiary within KJL's reporting boundary.
KINTO JOIN	A smart mobility platform that helps organisations make commuting and travel more sustainable, efficient and engaging. It reduces emissions, optimises parking, and promotes active, shared and low-impact travel.
KINTO RIDE	A ride-hailing service that provides secure, shared rides with door-to-door pick up and drop off, GPS tracking and a fully digital booking experience.
ZERO BY KINTO	A corporate sustainability platform designed to accelerate ESG and data management transformation and help organisations move from sustainability ambition to action. This platform is accompanied by expert sustainability consultancy support.
TFS GROUP	Toyota Financial Services Group, of which KINTO Join Limited is a member.
KINTO	The mobility brand of Toyota Financial Services.
ESG	Environmental, Social and Governance: a framework for understanding how an organisation manages its impact on the environment, people, society, ethics, risk and long-term business resilience.
ESRS	European Sustainability Reporting Standards: the detailed sustainability reporting standards used under the CSRD, covering general disclosures and material environmental, social and governance topics.
CSRD	Corporate Sustainability Reporting Directive: EU legislation requiring certain companies to report detailed sustainability information, including material impacts, risks, opportunities, actions, targets and metrics.
VSME	Voluntary Sustainability Reporting Standard for non-listed SMEs: a simplified voluntary reporting standard developed by EFRAG to help smaller organisations structure ESG disclosures proportionately.
EFRAG	European Financial Reporting Advisory Group: the organisation responsible for developing the ESRS and related European sustainability reporting guidance.

TERM	DESCRIPTION
DMA	Double Materiality Assessment: the process used to identify which ESG topics are material by assessing both the organisation's impact on people and the environment, and how sustainability risks and opportunities may affect the organisation financially.
DEI OR DE&I	Diversity, Equity and Inclusion: an approach to ensuring fair treatment, equal opportunity, representation and inclusion across the workforce and wider business relationships.
OPERATIONAL CARBON NEUTRALITY	A company measures Scope 1 and Scope 2 and material scope 3 emissions within its annual GHG inventory, reduces those emissions where possible, and uses verified carbon credits or removals to balance any remaining residual operational emissions for that year which are unavoidable. The emissions do not have to reach absolute zero; the claim is based on a net balance of zero within the stated Scope boundary which should be made very clear.
NET ZERO	A company reduces absolute emissions across all material categories in Scope 1, Scope 2 and material Scope 3 as close to zero as possible through long-term decarbonisation. Only a small amount of unavoidable residual emissions should remain, and these should be neutralised with credible carbon removals. Net zero is a long-term reduction pathway, not mainly an annual offsetting claim.
ABSOLUTE EMISSIONS	Absolute emissions are the actual greenhouse gas emissions released before any carbon credits, offsets or removals are counted.
NON-FINANCIAL REPORTING	Reporting on information beyond traditional financial performance, including sustainability, climate, workforce, governance, risk, social impact and other ESG-related matters.
GRI	The Global Reporting Initiative (GRI) is an independent international organisation that develops globally recognised sustainability reporting standards, enabling organisations to measure, manage and transparently disclose their environmental, social and economic impacts.
UK SRS	UK Sustainability Reporting Standards is the UK's sustainability disclosure standards based on the IFRS Sustainability Disclosure Standards, intended to support consistent reporting on sustainability and climate-related risks and opportunities. This is inspired by and consistent with IFRS S1 and S2.
IFRS	International Financial Reporting Standards is the global accounting and sustainability disclosure standards developed by the IFRS Foundation and its standard-setting boards. Notable standards used in sustainability are IFRS S1 and IFRS S2.
GISC	Toyota Group Information Security Controls is the Toyota Group's information security control framework, supporting consistent expectations for cybersecurity, data protection, access control, cloud security, supplier security, incident response and operational resilience.

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