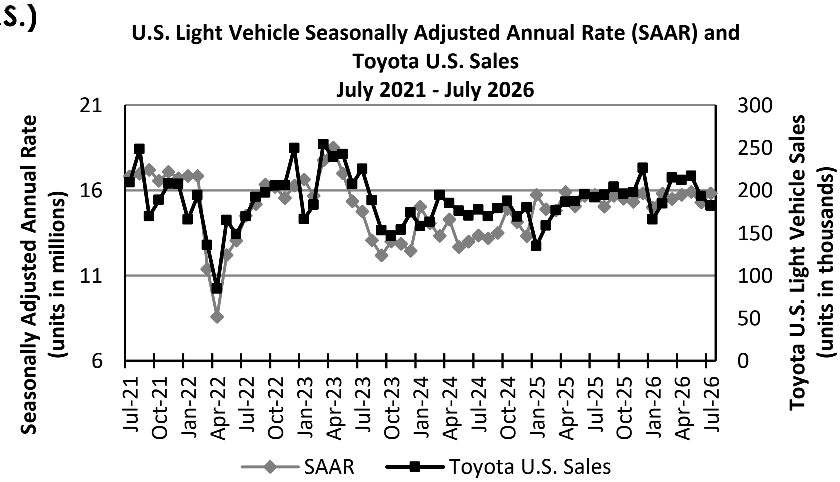
Toyota Business Highlights Q1 FY2027

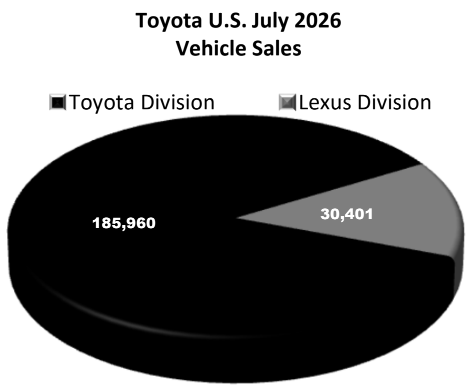
TOYOTA FINANCIAL SERVICES

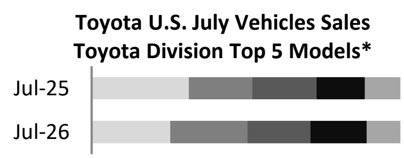
TOYOTA MOTOR NORTH AMERICA, INC. (Toyota U.S.) MONTHLY RESULTS

- The U.S. automobile SAAR figure for July 2026 came in at 16.3M units, down from July 2025 at 16.4M units.
- Toyota U.S. reported July 2026 sales of 216,361 units, a decrease of 0.8% on a daily selling rate (DSR) basis and decrease of 0.8% on a volume basis versus July 2025.
- Toyota division posted July 2026 sales of 185,960 units, a decrease of 0.3% on a DSR basis and a decrease of 0.3% on a volume basis versus July 2025.
- Lexus division posted July 2026 sales of 30,401 units, a decrease of 3.3% on a DSR basis and 3.3% on a volume basis versus July 2025.

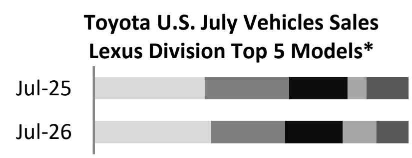


Source: Toyota, Bloomberg, Ward's Automotive Group
Toyota U.S. monthly results include fleet sales volume





	Jul-26	Jul-25
RAV4	31,285	39,773
Camry	30,536	26,052
Tacoma	25,148	26,425
Corolla	22,601	20,018
4Runner	13,357	14,582



	Jul-26	Jul-25
RX	10,294	8,997
NX	6,459	6,844
TX	5,081	4,754
IS	2,959	1,519
GX	2,819	3,417

**Bar chart represents vehicles sales as % of Top 5 Models sales*

TOYOTA MOTOR CORPORATION (TMC) FINANCIAL RESULTS

for the three months ended June 30, 2026 ("FY27") and June 30, 2025 ("FY26")

Yen in millions

TMC Consolidated Financial Performance	Q1 FY27	Q1 FY26
Sales Revenues	¥13,525,400	¥12,253,326
Operating income	1,063,473	1,166,141
Net income	1,551,725	872,193

TMC Consolidated Balance Sheet	Q1 FY27	Q1 FY26
Current assets	¥38,852,813	¥37,073,501
Receivables related to financial services, non-current	26,205,839	22,214,199
Investments and other assets	20,220,045	18,816,192
Property, plant and equipment, net	17,356,419	15,364,251
Total assets	¥102,635,116	¥93,468,143
Liabilities	¥64,406,184	¥56,475,091
Shareholders' equity	38,228,932	36,993,052
Total liabilities and shareholders' equity	¥102,635,116	¥93,468,143

Yen in billions

Operating Income by Geographic Region	Q1 FY27	Q1 FY26
Japan	¥540	¥645
North America	185	(21)
Europe	107	97
Asia	208	216
Other‡	93	94
Elimination	(70)	135

Units in thousands

Production (units)	Q1 FY27	Q1 FY26
Japan	1,023	994
North America	550	557
Europe	194	197
Asia	454	423
Other‡	134	131

Sales (units)	Q1 FY27	Q1 FY26
Japan	524	481
North America	792	794
Europe	307	298
Asia	439	421
Other‡	332	416

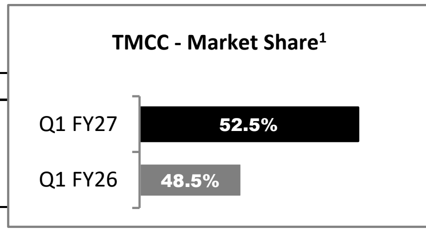
‡ "Other" consists of Central and South America, Oceania, Africa, Middle East and Other. Source: TMC company filings.

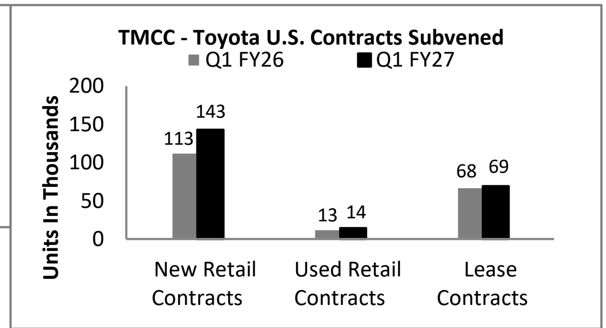
TOYOTA MOTOR CREDIT CORPORATION (TMCC)

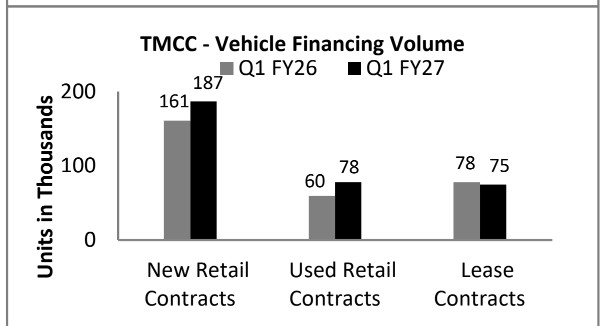
FINANCIAL RESULTS

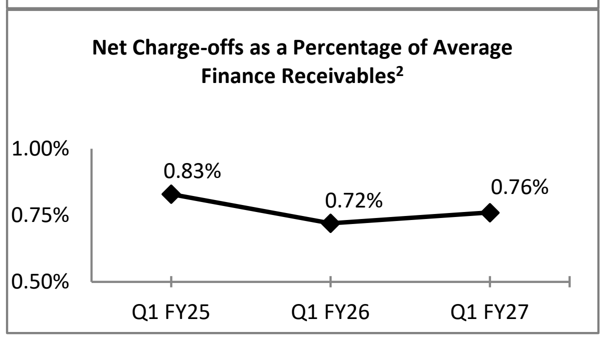
for the three months ended June 30, 2026 ("FY27" or "fiscal 2027"), June 30, 2025 ("FY26" or "fiscal 2026") and June 30, 2024 ("FY25")

	U.S. dollars in millions	
TMCC Financial Performance	**Q1 FY26**	**Q1 FY27**
Total financing revenues	$3,363	$3,360
Income before income taxes	1,065	1,105
Net Income	812	837
Debt-to-Equity Ratio	6.8x	6.6x









- Our consolidated net income was $837 million for the first quarter of fiscal 2027, compared to $812 million for the same period in fiscal 2026. The increase in net income for the first quarter of fiscal 2027, compared to the same period in fiscal 2026, was primarily due to a $68 million decrease in interest expense, a $62 million increase in investment and other income, net, a $28 million increase in voluntary protection contract revenues and insurance earned premiums, and a $16 million decrease in provision for credit losses, partially offset by an $82 million increase in operating and administrative expense, a $25 million increase in voluntary protection contract expenses and insurance losses, a $24 million increase in depreciation on operating leases, and a $15 million increase in provision for income taxes.

- We recorded a provision for credit losses of $29 million for the first quarter of fiscal 2027, compared to $45 million for the same period in fiscal 2026. The decrease in the provision for credit losses for the first quarter of fiscal 2027, compared to the same period in fiscal 2026, was primarily due to a refinement of purchasing practices which has improved the overall quality of our portfolio.

- Our net charge-offs as a percentage of average finance receivables for the first quarter of fiscal 2027 increased to 0.76 percent from 0.72 percent for the same period in fiscal 2026. Our average finance receivables loss severity per unit for the first quarter of fiscal 2027 increased to $13,503 from $13,103 in the same period in fiscal 2026. The increases in net charge-offs and loss severity per unit were due to higher average amounts financed and higher delinquencies.

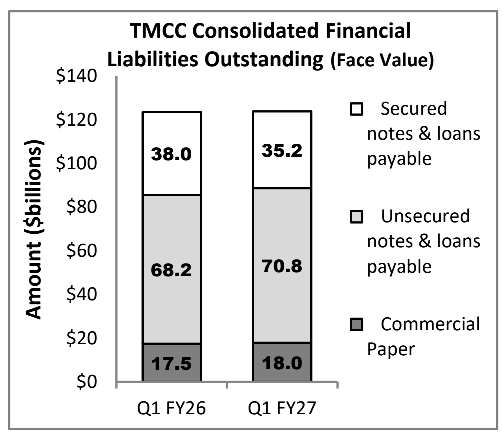
[1]TMCC market share represents the percentage of total domestic Toyota U.S. sales of new Toyota and Lexus vehicles financed by us, excluding sales under dealer rental car and commercial fleet programs, sales of a private Toyota distributors and private label vehicles financed.
[2]Results are for consumer finance receivables only.

SHORT-TERM FUNDING PROGRAMS

- TMCC‡, Toyota Credit de Puerto Rico Corp. (TCPR), Toyota Credit Canada Inc. (TCCI)†, Toyota Finance Australia Limited (TFA)† and Toyota Motor Finance (Netherlands) B.V. (TMFNL)† maintain direct relationships with institutional commercial paper investors through TMCC's **Sales & Trading team**, providing each access to a variety of domestic and global markets through five, distinct 3(a)(3) programs.

- Short-term funding needs are met through the issuance of commercial paper in the U.S. Commercial paper outstanding under our commercial paper programs ranged from approximately $17.8 billion to $18.4 billion during the quarter ended June 30, 2026, with an average outstanding balance of $18.0 billion.

†TCCI, TFA, and TMFNL are subsidiaries of Toyota Financial Services Corporation (TFSC), a wholly-owned subsidiary of Toyota Motor Corporation (TMC). TMCC is a wholly-owned subsidiary of Toyota Financial Service International Corporation (TFSIC), a wholly-owned subsidiary of TFSC.
‡TMCC consolidated financial liabilities include TMCC and its consolidated subsidiaries, which includes TCPR.



LET'S GO PLACES

What happened in Vegas shouldn't stay in Vegas.
At this year's Advanced Clean Transportation Expo, held in Nevada's entertainment capital, Toyota Hydrogen Solutions followed up on many of its 2025 promises with updates on its milestones and set the course for achieving those and several new goals. Much of what Toyota demonstrated focused on collaboration, from the fueling infrastructure to the vehicles themselves that would be fueling on them. Vice President of Toyota Hydrogen Solutions Thibaut de Barros Conti put it succinctly: "For a hydrogen society to grow into what it deserves to be, we owe it to ourselves to collaborate as an industry to make it happen. We owe it to ourselves to build this industry up together."