



Presentation Materials for Investors

May 2026



Disclaimer

- This presentation includes certain “forward-looking statements” within the meaning of The U.S. Private Securities Litigation Reform Act of 1995.
- These statements are based on current expectations and currently available information.
- Actual results may differ materially from these expectations due to certain risks, uncertainties and other important factors, including the risk factors set forth in the most recent annual and periodic reports of Toyota Motor Corporation and Toyota Motor Credit Corporation.
- We do not undertake to update the forward-looking statements to reflect actual results or changes in the factors affecting the forward-looking statements.
- This presentation does not constitute an offer to sell or a solicitation of an offer to purchase any securities. Any offer or sale of securities will be made only by means of a prospectus and related documentation.
- Investors and others should note that we announce material financial information using the investor relations section of our corporate website (<http://www.toyotafinancial.com>) and SEC filings. We use these channels, press releases, as well as social media to communicate with our investors, customers and the general public about our company, our services and other issues. While not all of the information that we post on our website or social media is of a material nature, some information could be material. Therefore, we encourage investors, the media, and others interested in our company to review the information we post on the investor relations section of our website and on our social media. We may update our social media channels from time to time on the investor relations section of our corporate website.

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- This presentation is an advertisement and not a prospectus and investors should not subscribe for or purchase any securities of TMCC referred to in this presentation or otherwise except on the basis of information in the Euro Medium Term Note Programme base prospectus of Toyota Motor Finance (Netherlands) B.V., Toyota Credit Canada Inc., Toyota Finance Australia Limited and Toyota Motor Credit Corporation dated, 12 September 2025, as supplemented from time to time (together, the “Prospectus”) together with the applicable final terms which are or will be, as applicable, available on the website of the London Stock Exchange plc at <https://www.londonstockexchange.com/news?tab=news-explorer>. Investors should read the Prospectus before making an investment decision in order to fully understand the potential risks and rewards associated with the decision to invest in any securities of TMCC issued under the Euro Medium Term Note Programme. Approval of the Prospectus by the Central Bank of Ireland and the United Kingdom’s Financial Conduct Authority should not be understood as an endorsement of securities issued by TMCC under the Euro Medium Term Note Programme.
- Investors and others should note that we announce material financial information using the investor relations section of our corporate website (<http://www.toyotafinancial.com>) and SEC filings. We use these channels, press releases, as well as social media to communicate with our investors, customers and the general public about our company, our services and other issues. While not all of the information that we post on our website or social media is of a material nature, some information could be material. Therefore, we encourage investors, the media, and others interested in our company to review the information we post on the investor relations section of our website and on our social media. We may update our social media channels from time to time on the investor relations section of our corporate website.

Toyota's Global Business

TOYOTA

Markets vehicles in approximately 200 countries and regions
Over 50 overseas manufacturing organizations in 27 countries and regions besides Japan
Over 380,000 employees worldwide

AUTOMOTIVE
Design, Manufacturing,
Distribution

 **TOYOTA**

 **LEXUS**

 **DAIHATSU**

 **HINO TRUCKS**

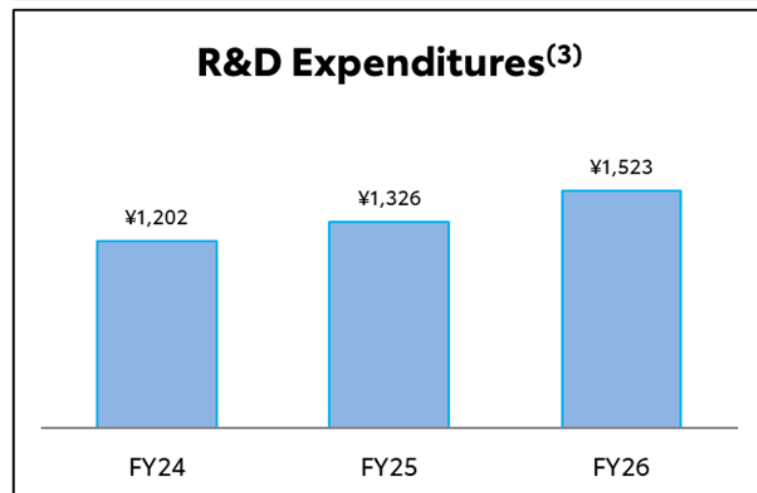
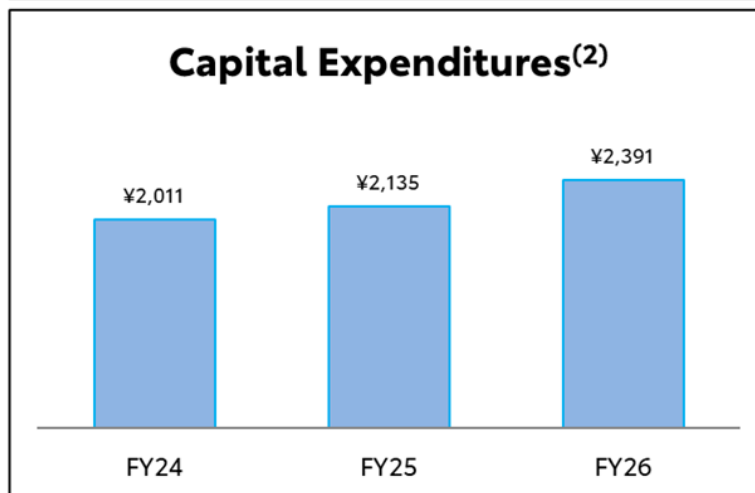
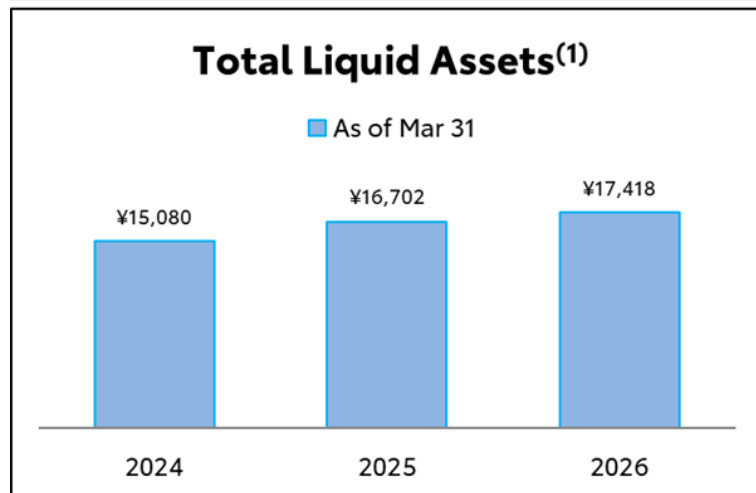
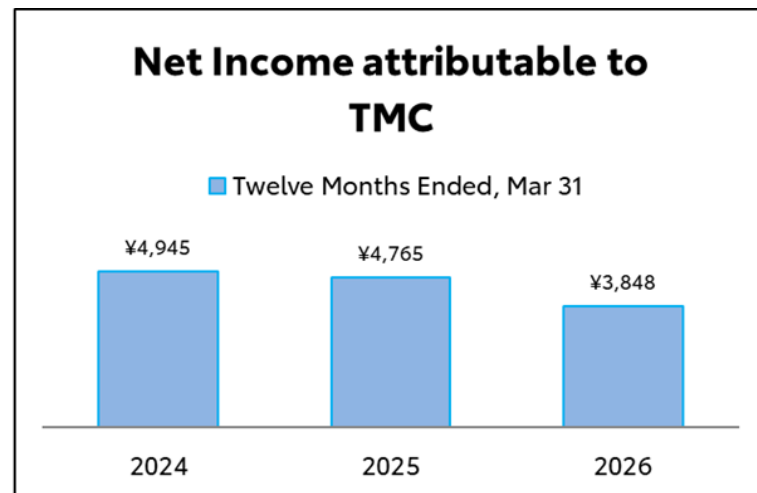
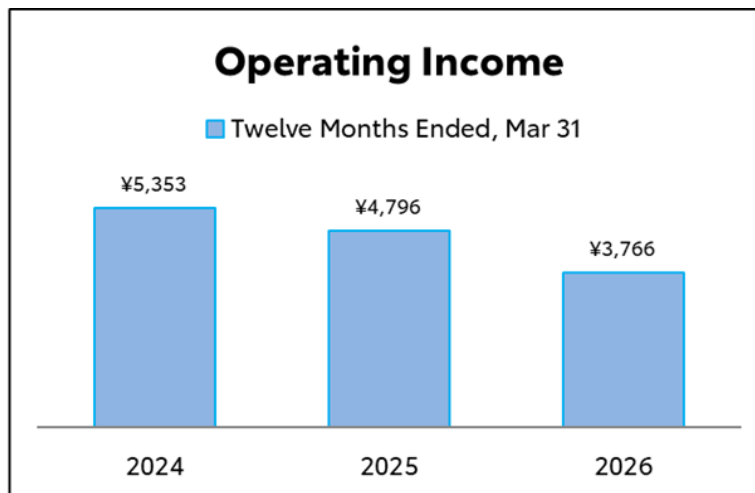
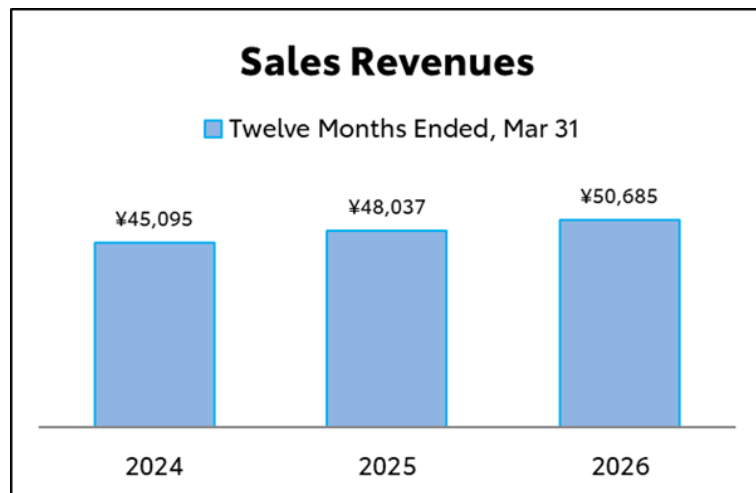
 **TOYOTA**
FINANCIAL SERVICES

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

**OTHER
BUSINESSES**

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

TMC Financial Highlights



¥ 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.

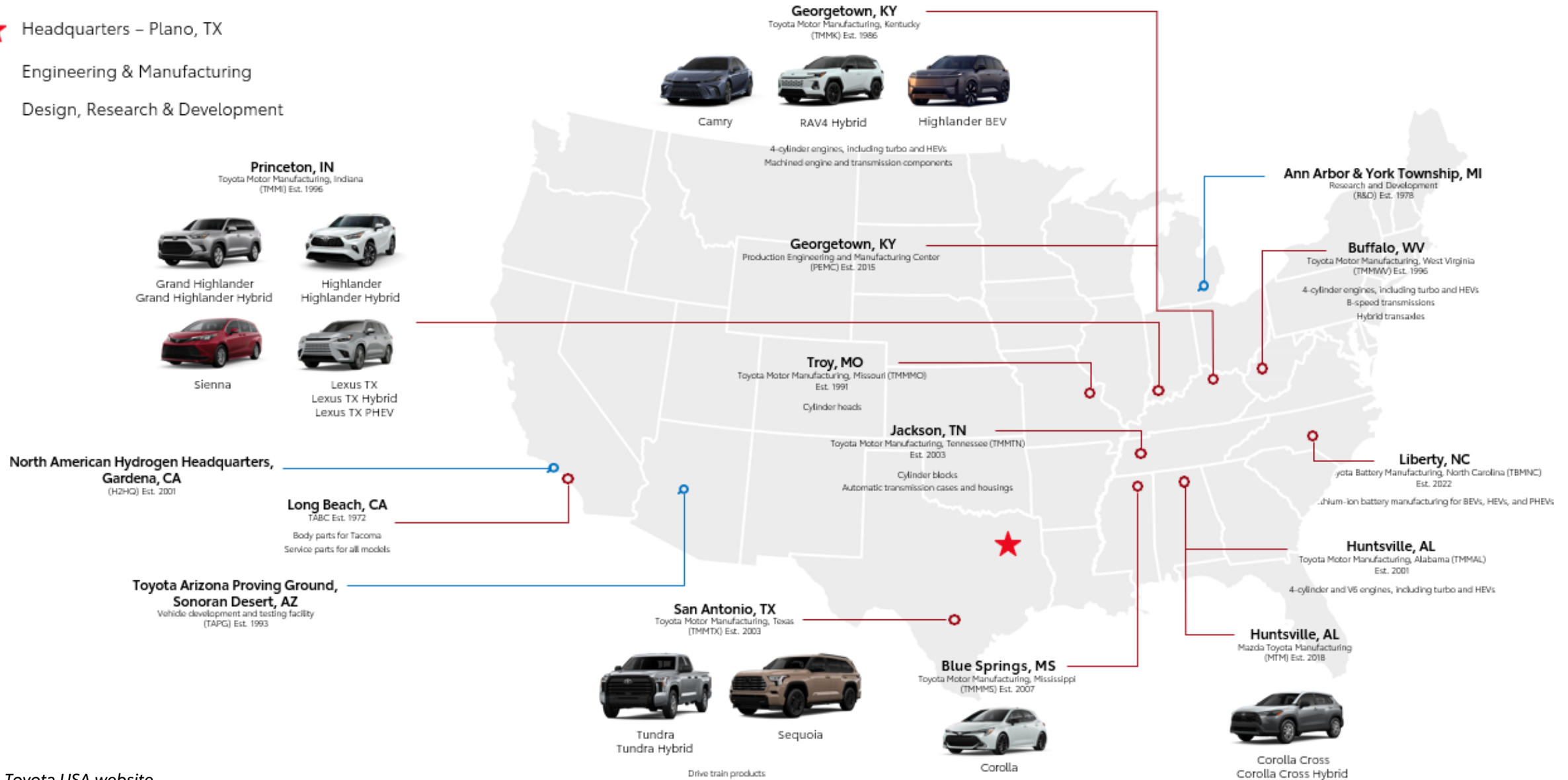
(2) Capital Expenditures do not include vehicles in operating lease or right of use assets.

(3) R&D activity related expenditures incurred during the reporting period.

Source: TMC Q4 FY2024 Financial Summary; TMC Q4 FY2025 Financial Summary, TMC Q4 FY2026 Financial Summary

Toyota Operations Across the US

- ★ Headquarters – Plano, TX
- Engineering & Manufacturing
- Design, Research & Development



Source: Toyota USA website

Toyota Motor North America, Inc.

\$50B+

Direct investment in the U.S.
as of March 31, 2026

35.3M+

Vehicles assembled in US since 1986 with over 60
years of US presence

\$21B+

Announced new investments into U.S.
manufacturing operations since 2020 to support
electrification efforts

50.5%

TMNA sales CYTD 2026 were electrified vehicles⁽¹⁾
as of March 31, 2026

#1

Through 2025, Toyota was the number one retail
brand for the 14th consecutive year

30

BEV models expected globally by 2030

Source: Toyota Motor North America, Inc. Reports

⁽¹⁾ Electrified vehicles include hybrid, plug-in hybrid, battery electric, and fuel cell.

Toyota and Lexus 3rd Party Accolades

Quality, dependability, safety and product appeal remain high as reflected by numerous 3rd party accolades

2026 Kelley Blue Book Best Buy Awards

Best Compact SUV – RAV4
Best Midsize Car – Camry
Best Minivan – Sienna
Best PHEV Car – Prius
Best Luxury Hybrid SUV – Lexus RX
Best Luxury Hybrid Car – Lexus ES
Best Hybrid & Mid-Size Truck – Tacoma

2026 Fortune

Toyota has been again named by Fortune as one of the “World’s Most Admired Companies” including being the top automotive company on the list.

2026 J.D. Power and Associates Vehicle Dependability Survey

Lexus and Toyota ranked 1st and 8th in overall dependability, while TMC received 8 model-level awards, the most of any parent corporation

2025 IIHS Used Vehicle List Best Choices for Teens

6 Toyota vehicles
2 Lexus vehicles

2026 U.S. News Best Cars for the Money

Best Midsize Pickup Truck – Tacoma
Best Midsize Hybrid Car – Camry
Best Sports Car – GR86
Tundra, Corolla and Corolla Cross were finalists in their categories

2026 U.S. News

Best Cars for Families

Best Full-Size Pickup Truck – Tundra
Finalist – Best Minivan – Sienna
Finalist – Midsize Hybrid SUV – Grand Highlander

2026 Kelley Blue Book Best Resale Value – Brand

Toyota- ninth time in 10 years with nine category wins
Lexus- repeat winner in 2026, three category wins

2026 MY NHTSA 5-Star Overall Rating

20 Toyota models
9 Lexus models
(includes multiple trims)

2026 U.S. News Best Hybrid and Electric Cars

Best Midsize Hybrid Car – Camry
Best Midsize Hybrid Luxury PHEV – Lexus RX
Best Hybrid Minivan – Sienna

2026 IIHS Top Safety Pick Awards

3 qualifying Toyota models
1 qualifying Lexus model

2025 Interbrand Best Global Brands

Toyota named world’s No. 1 most valuable automotive brand and No. 6 most valuable overall

Toyota and Lexus Vehicle Highlights

Lexus RX (Hybrid/PHEV)



Lexus GX



Lexus TX (Hybrid/PHEV)



Lexus RZ (BEV)



Camry (Hybrid)



Tacoma (Hybrid)



Land Cruiser (Hybrid)



RAV4 (Hybrid/PHEV)





Toyota Financial Services



TFS Group Global Presence



Toyota Motor Credit Corp (TMCC)

Toyota Motor Corporation (TMC)



Toyota Financial Services Corporation (TFSC)



Toyota Motor Credit Corporation (TMCC)

- Nearly 5.0 million active finance contracts⁽¹⁾
- A+/A1/A+⁽²⁾ rated captive finance company by S&P/Moody's/Fitch
- Credit support agreement structure with TFSC/TMC⁽³⁾

(1) As of December 31, 2025.

(2) S&P (Stable), Moody's (Stable) and Fitch (Stable).

(3) The Credit Support Agreements do not apply to securitization transactions.

Source: Company Reports

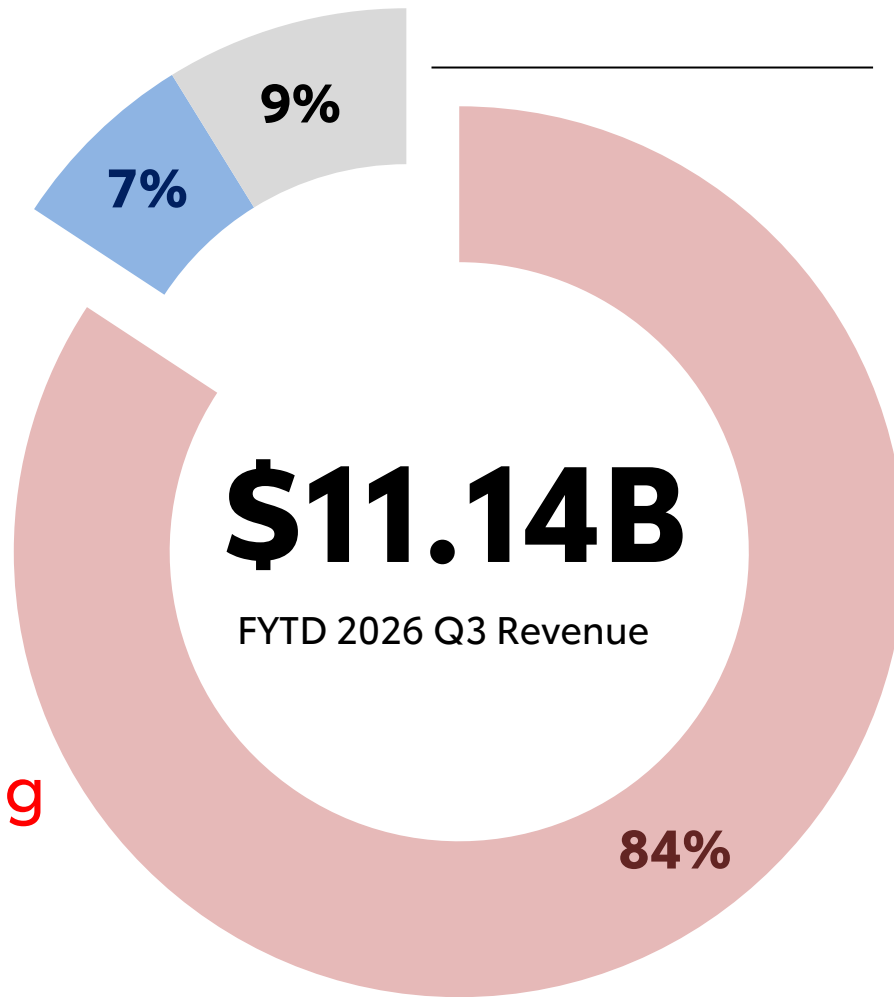
TMCC Products and Services

■ Dealer Financing

- Wholesale
- Real Estate
- Working Capital
- Revolving Credit Lines

■ Consumer Financing

- Retail
- Lease



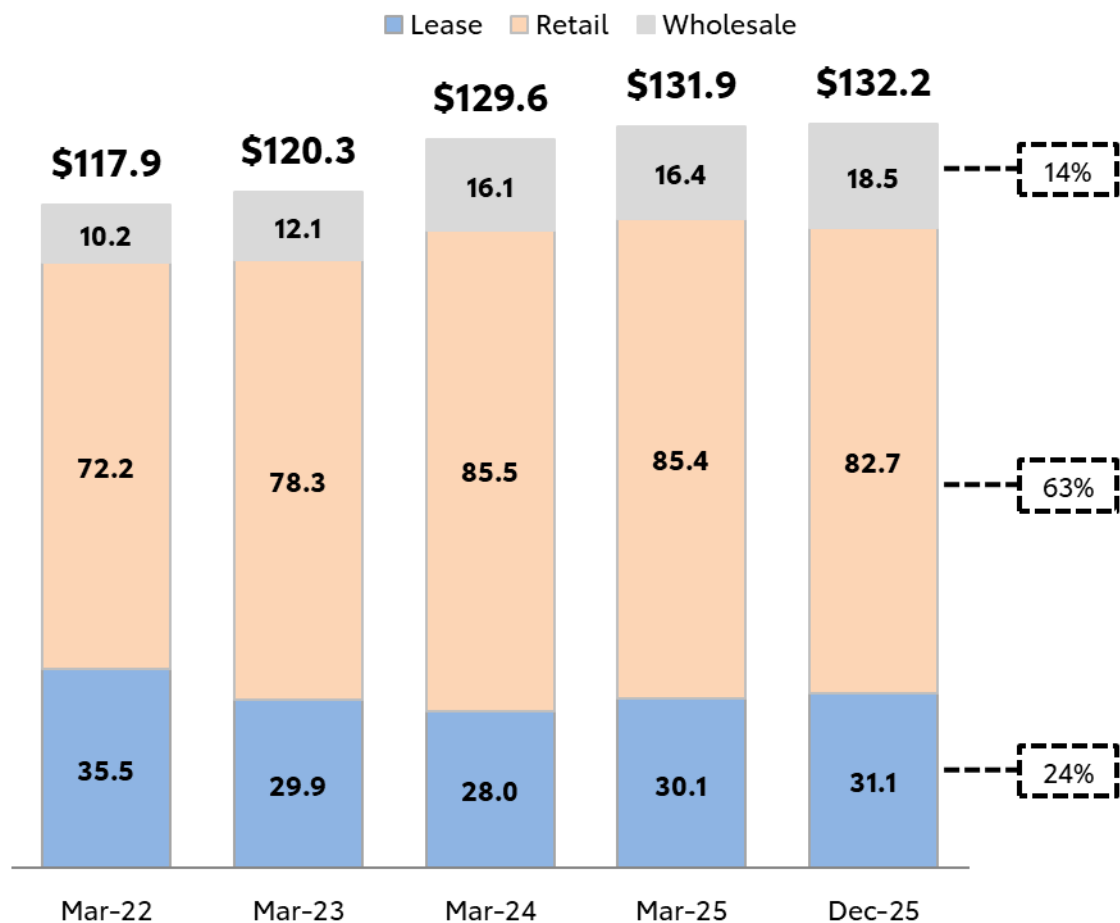
■ Voluntary Protection Products

- Service Agreements
- Prepaid Maintenance
- Guaranteed Auto Protection
- Excess Wear & Use
- Tire & Wheel
- Key Replacement Protection
- Used Vehicle Limited Warranty

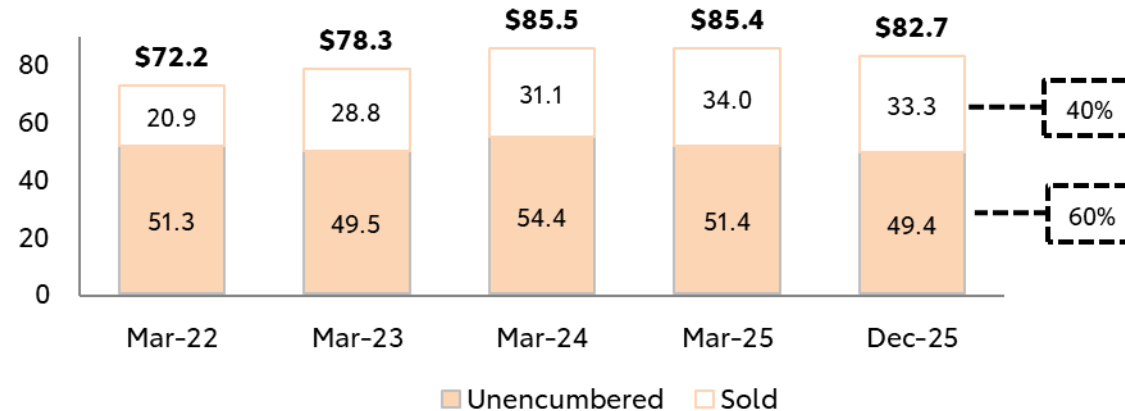
Source: TMCC December 31, 2025 10-Q. Reflects Operating Lease and Retail Financing revenues; Dealer Financing revenues; and Voluntary protection contract revenues and insurance earned premiums for the quarter ended December 31, 2025.

TMCC Earning Asset Composition

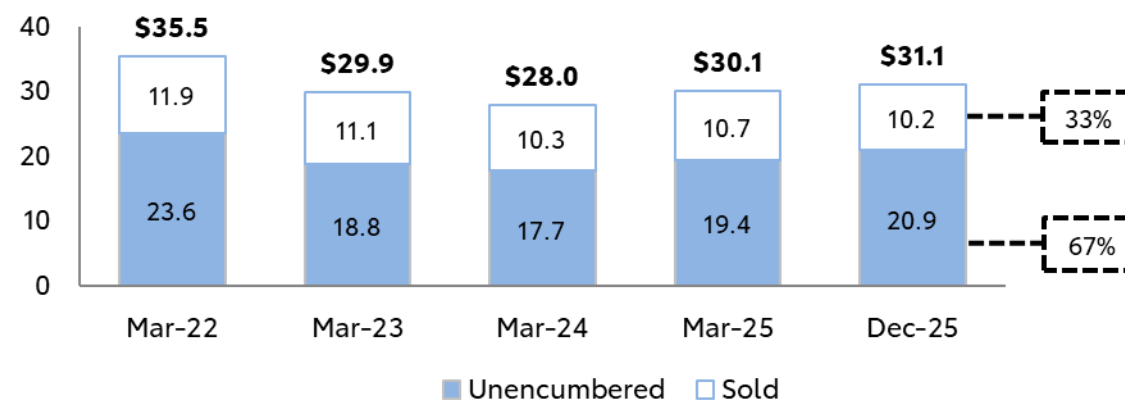
Total Managed Assets



Retail Assets



Lease Assets



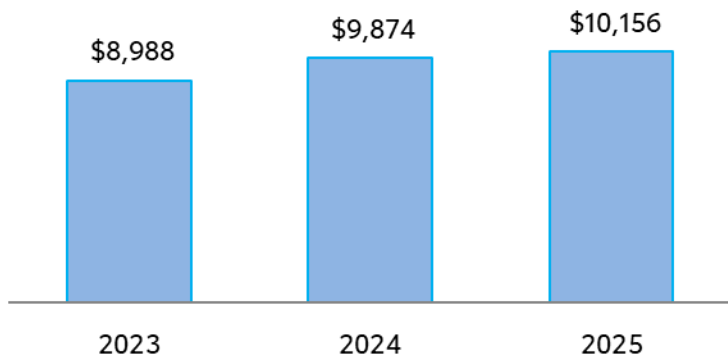
\$ in billions (Percentages may not add to 100% due to rounding)

Source: TMCC March 31, 2023 10-K, March 31, 2024 10-K, March 31, 2025 10-K, and December 31, 2025 10-Q

TMCC Financial Performance

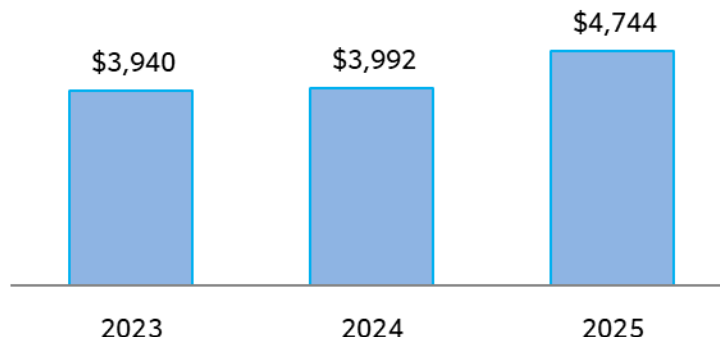
Total Financing Revenues

■ Nine Months Ended, Dec 31



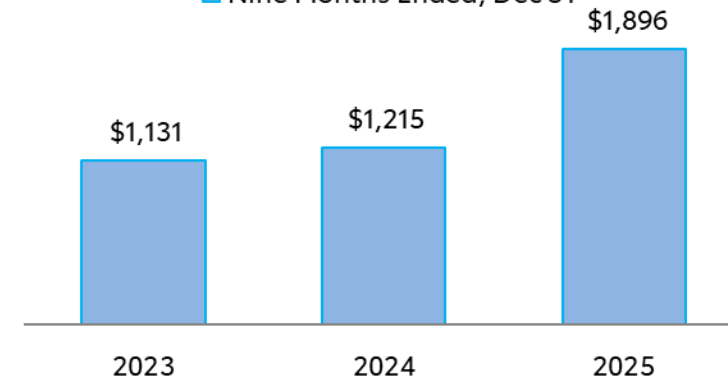
Net Financing and Other Revenues

■ Nine Months Ended, Dec 31



Net Income

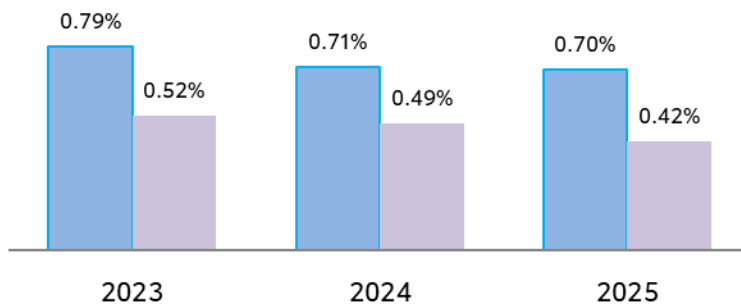
■ Nine Months Ended, Dec 31



60+ Days Delinquent⁽¹⁾

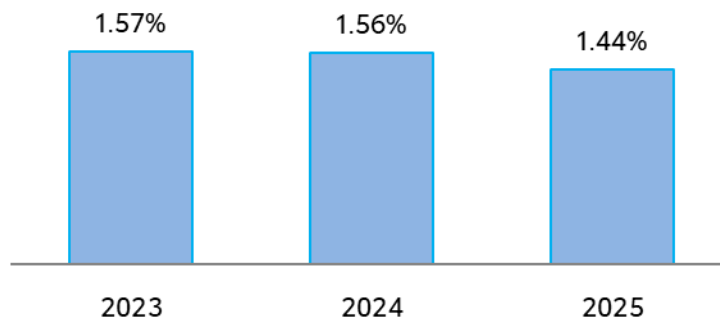
As of Dec 31

■ Retail ■ Lease



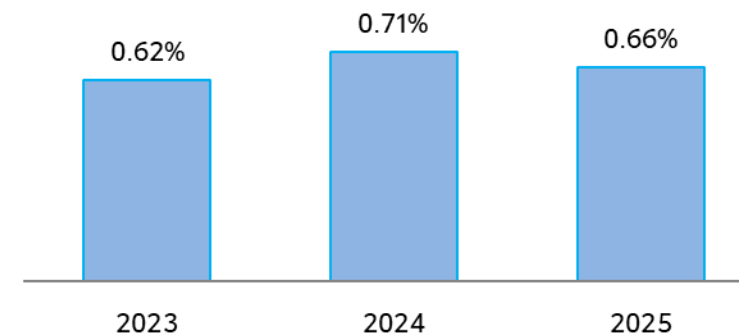
Allowance for Credit Loss⁽¹⁾⁽²⁾

■ As of Dec 31



Net Credit Losses⁽¹⁾⁽³⁾

■ Nine Months Ended, Dec 31



\$ in millions

(1) 60+ Days Delinquent, Allowance for Credit Losses, and Net Credit Losses: percentage of gross earning assets.

(2) Allowance for Credit Losses: the quotient of allowance for credit losses divided by the sum of gross finance receivables (finance receivables before allowance for credit losses).

(3) Net Credit Losses: results are annualized and for Finance Receivables only.

Source: TMCC December 31, 2024 10-Q, and December 31, 2025 10-Q



TMCC Funding Programs



Commercial Paper Highlights

A-1+ | P-1 | F1

S&P

Moody's

Fitch

Highest Short-Term Ratings

TCCI TFA

TMCC

TMFNL

TCPR

Five Distinct Programs

\$15.0B | \$4.1B

Syndicated

Other

Backed by \$19.1B of
Committed Bank Credit⁽¹⁾

\$17.8B

Average Outstanding Balance
TMCC and TCPR during 3QFY26

700+

Investors

State and Local, Corporates, Pension Funds,
Asset Managers, Financial Institutions

DOCP

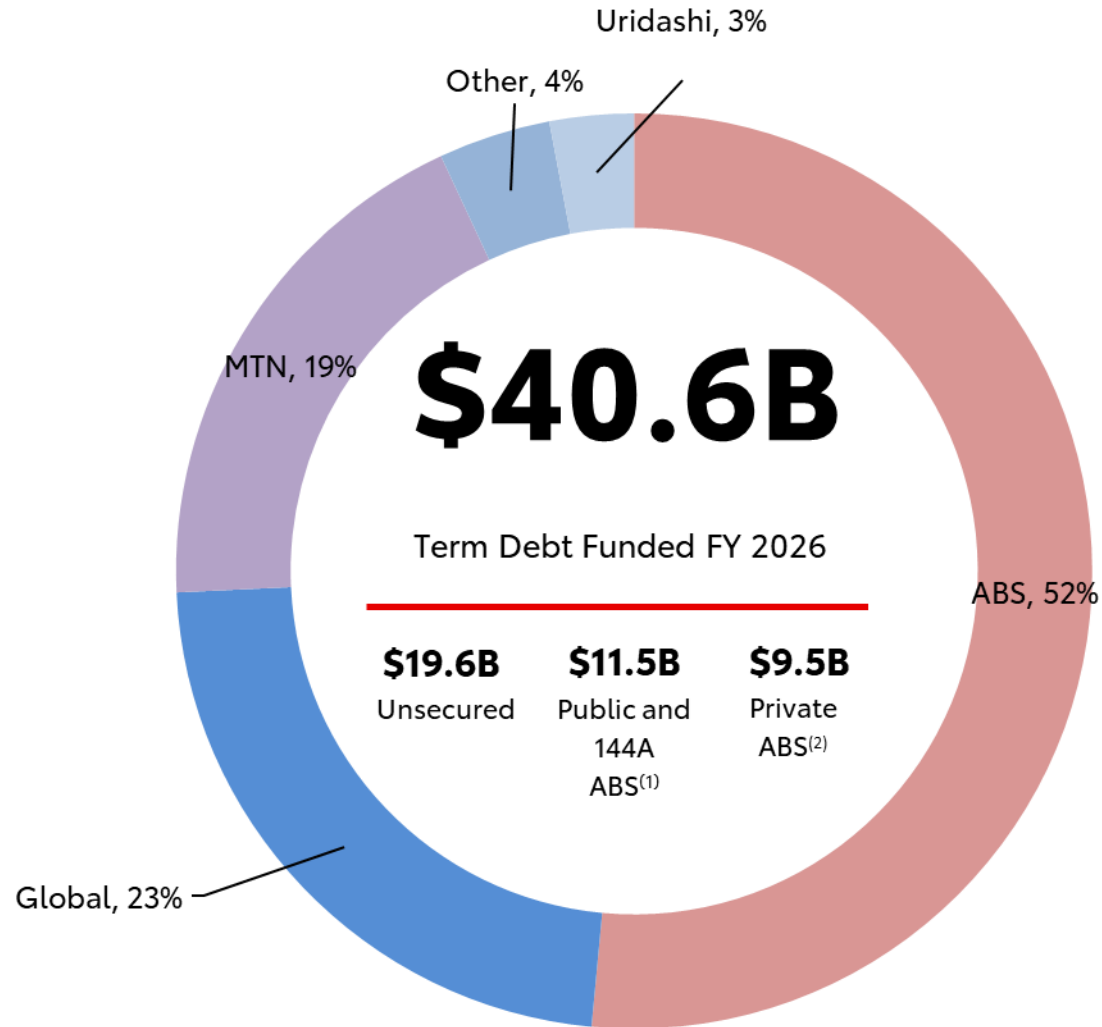
<GO>

Rates Posted Daily on
Bloomberg

(1) As of December 31, 2025.

Source: TMCC December 31, 2025 10-Q and Company Reports

TMCC FY2026 Funding Overview



As of March 31, 2026

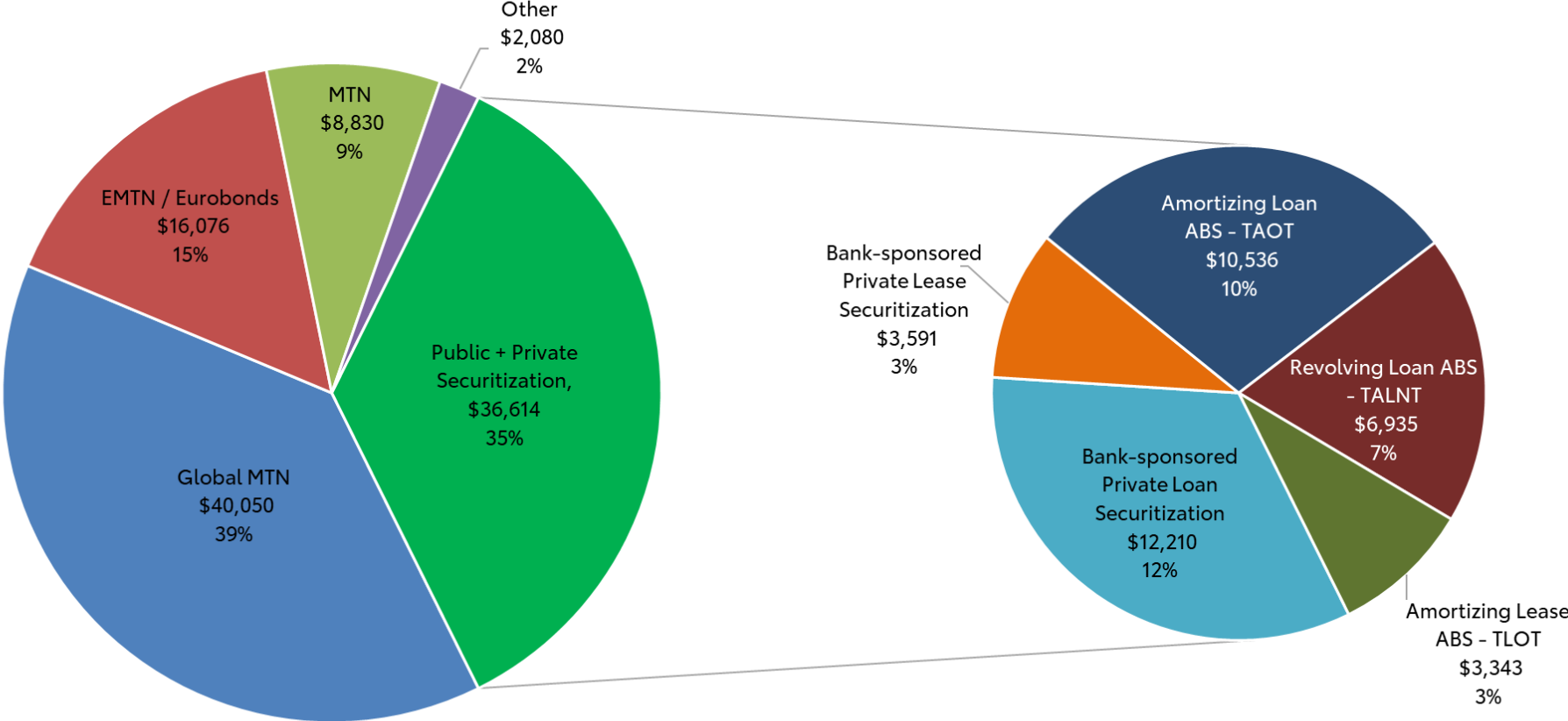
(1) Net of retained.

(2) Funding from asset-backed loans and ABCP Conduits.

Percentages may not add up to 100% due to rounding

Diversification in Debt Offerings

TMCC Outstanding Term Debt - \$103.7 billion¹



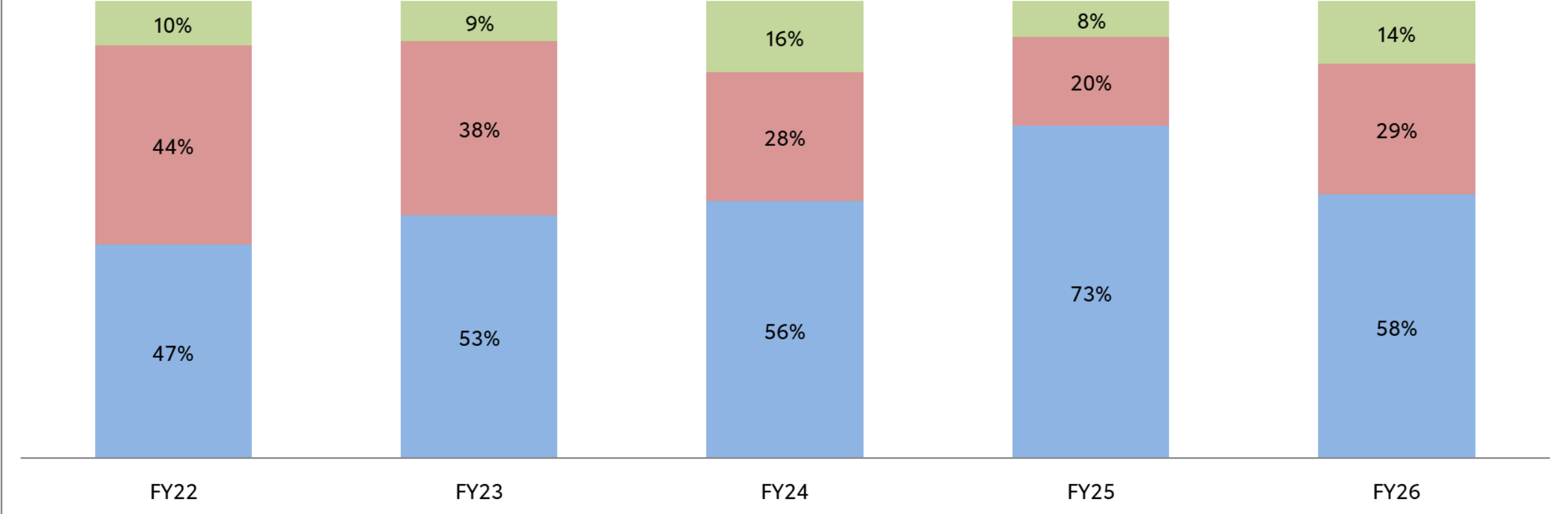
As of December 31, 2025
 \$ in millions. Percentages may not add to 100% due to rounding.

(1) EMTN total outstanding balance includes the effect of cross-currency interest rate swaps and differs from amounts shown in TMCC's financial statements.

Funding Flexibility and Responsiveness

Diversification Across the USD Curve⁽¹⁾⁽²⁾

■ ≤2yrs ■ 3-5yrs ■ 7-10yrs



(1) Unsecured U.S. MTN issuances, excluding Structured Notes and Retail Demand Notes.

(2) Does not include EMTN issuances.

Percentages may not add to 100% due to rounding.

Source: Company Reports



Retail Loan and Lease Origination and Portfolio Performance



Credit Decisioning & Collections

Disciplined Underwriting

Consistent and conservative underwriting standards designed to limit delinquencies and credit losses

- Key mission is to support Toyota and Lexus brand and vehicle sales
- Continued focus on prime originations
- Proprietary credit scores that leverage TMCC's extensive origination history
- Regular statistical validations of predictive power

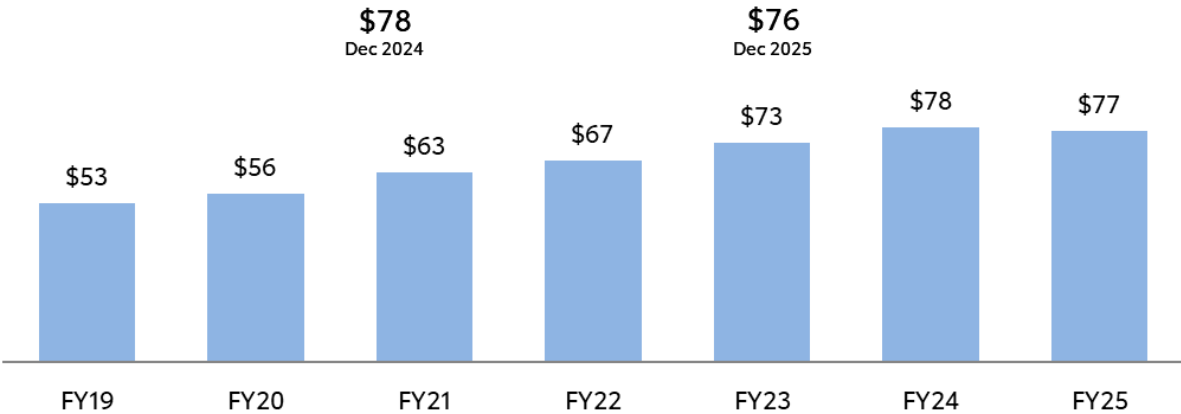
Servicing Optimization

Optimization of collections strategy and staff supports loss mitigation while enabling portfolio growth

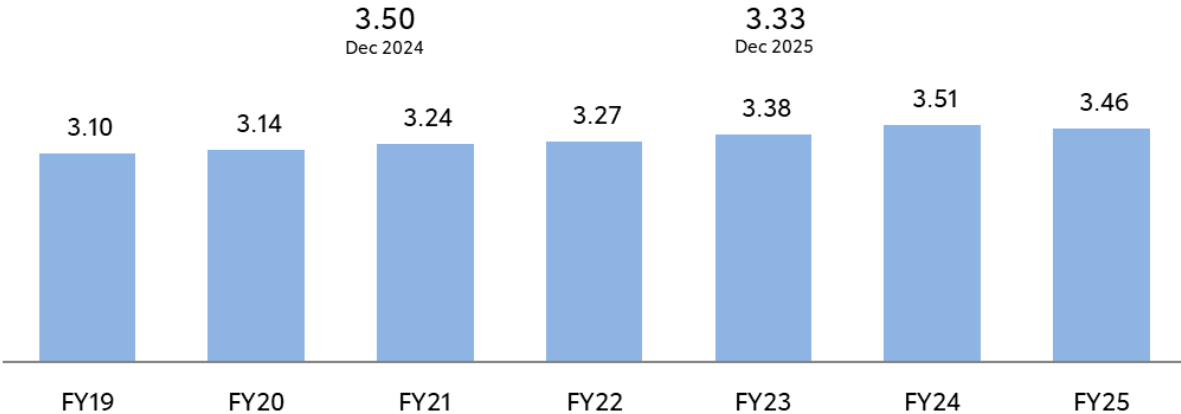
- Emphasis on early intervention
- Reinforcement of strong compliance management system
- Focus on analytics and technology to prioritize high risk accounts and manage loss severities

Retail Loan Managed Portfolio Performance*

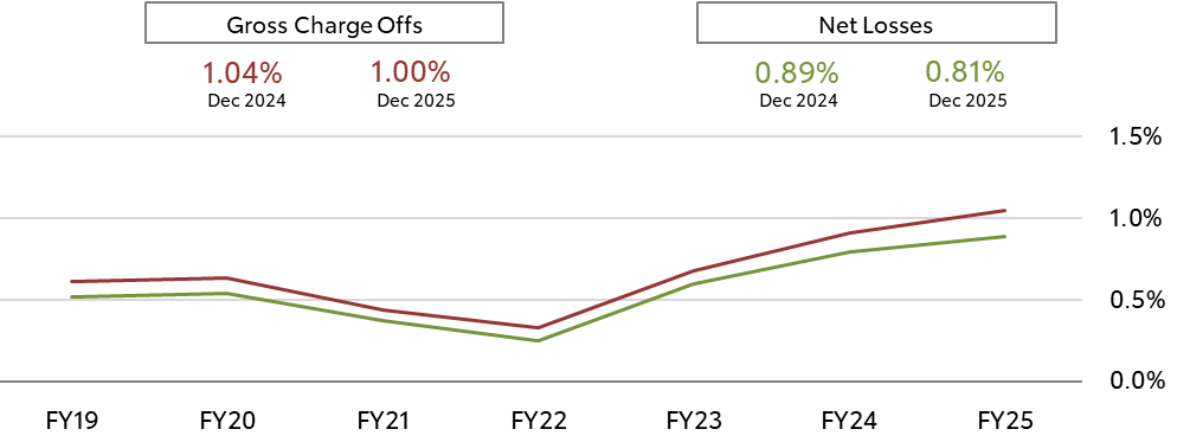
Receivables Principal Balance (\$B)



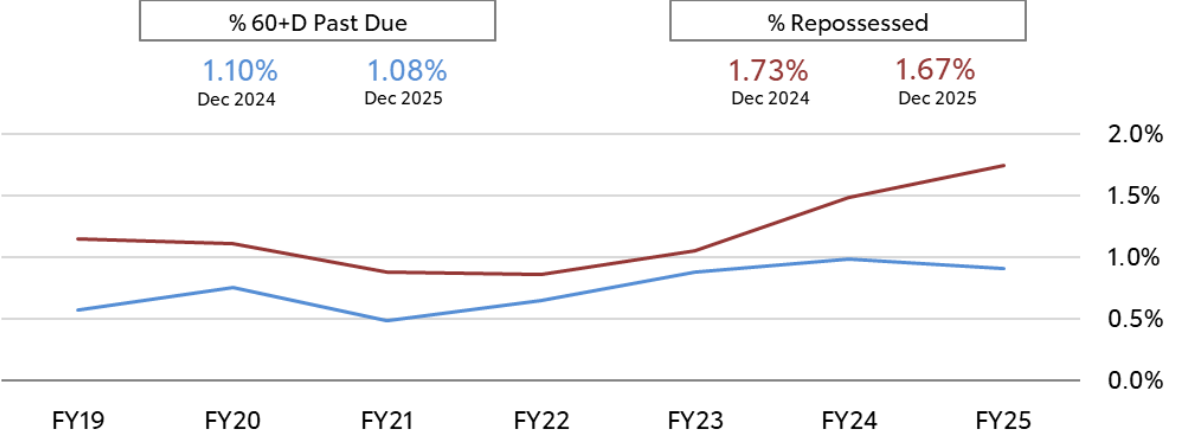
Contracts Outstanding (#M)



Performance by Principal Balance Outstanding



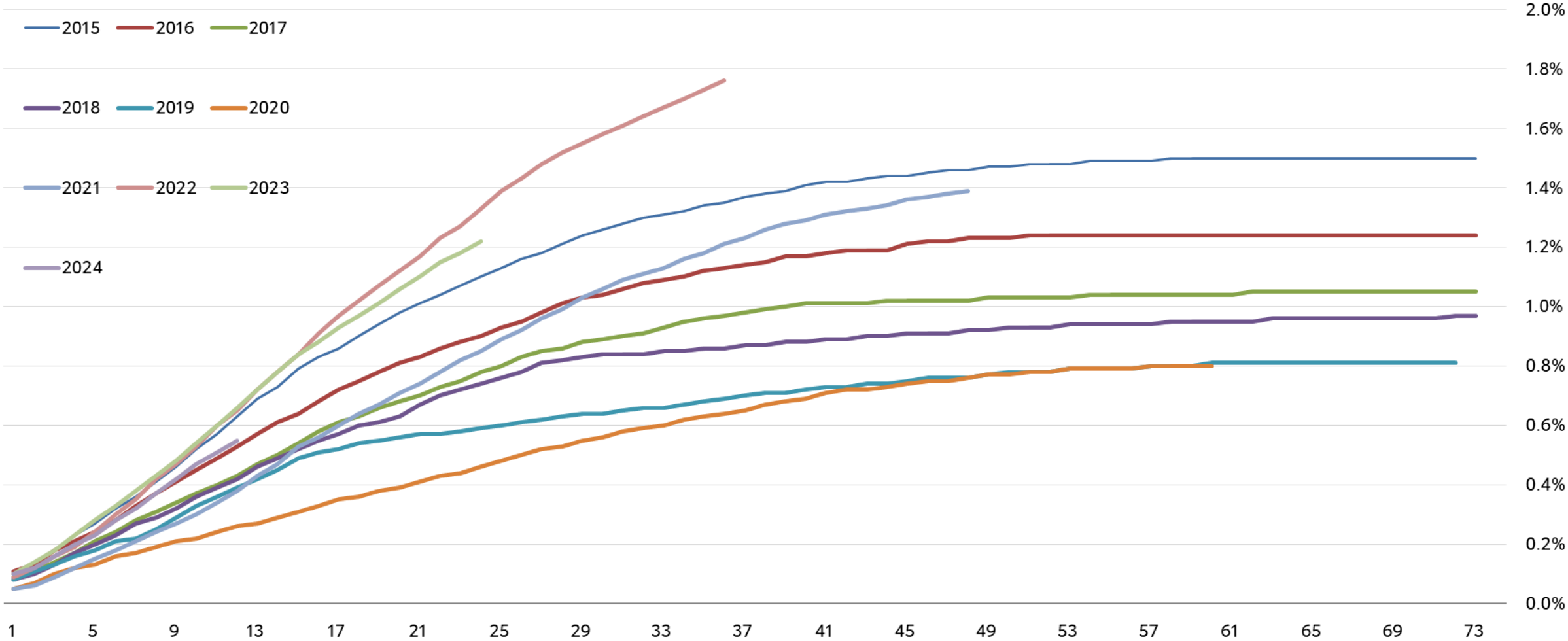
Performance by Contracts Outstanding



*Excludes contracts purchased by a subsidiary of TMCC in Puerto Rico and the private label business and includes contracts that have been sold but are still being serviced by TMCC.

Source: Company Reports as of December 31, 2025

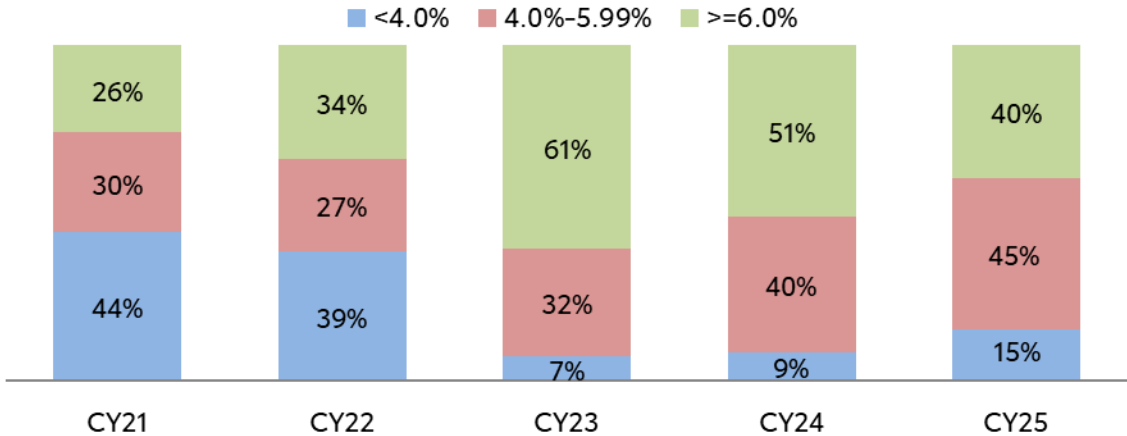
Retail Loan Cumulative Net Losses by Vintage



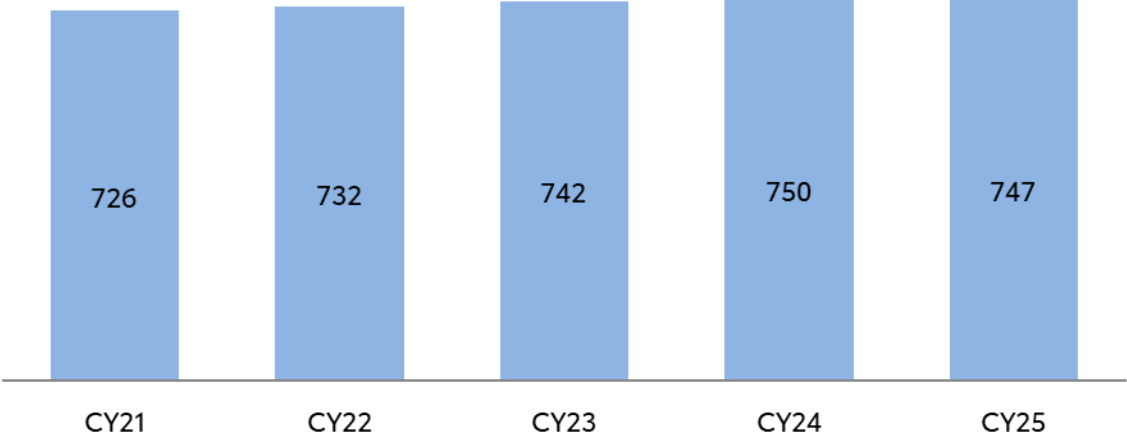
Source: Company Reports as of December 31, 2025

Retail Loan Origination Characteristics

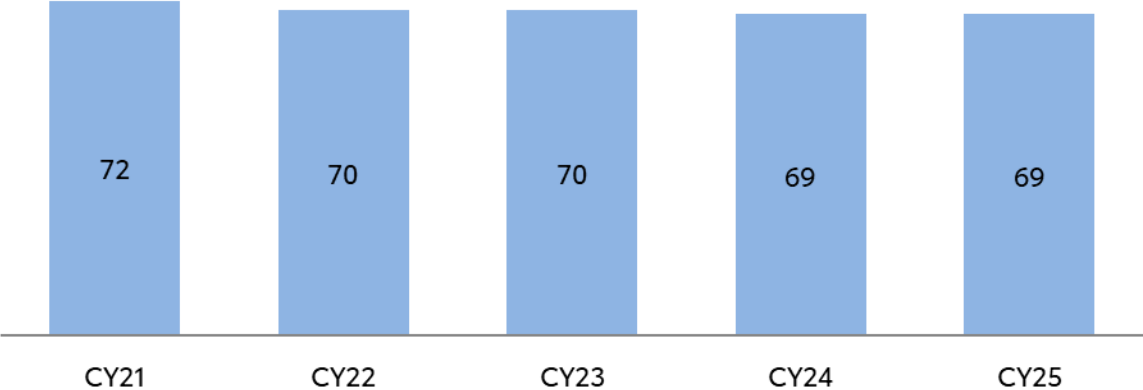
APR Distribution*



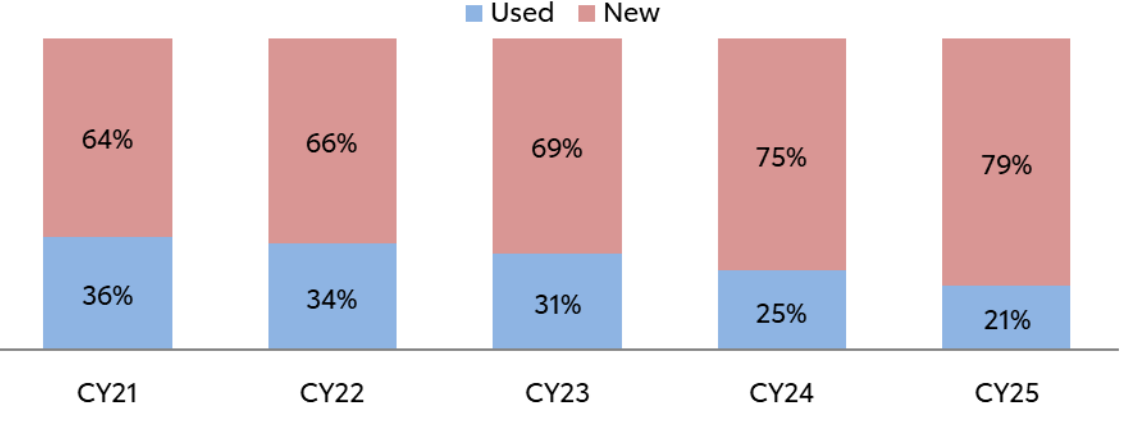
Weighted Average FICO



Weighted Average Original Term



New vs Used

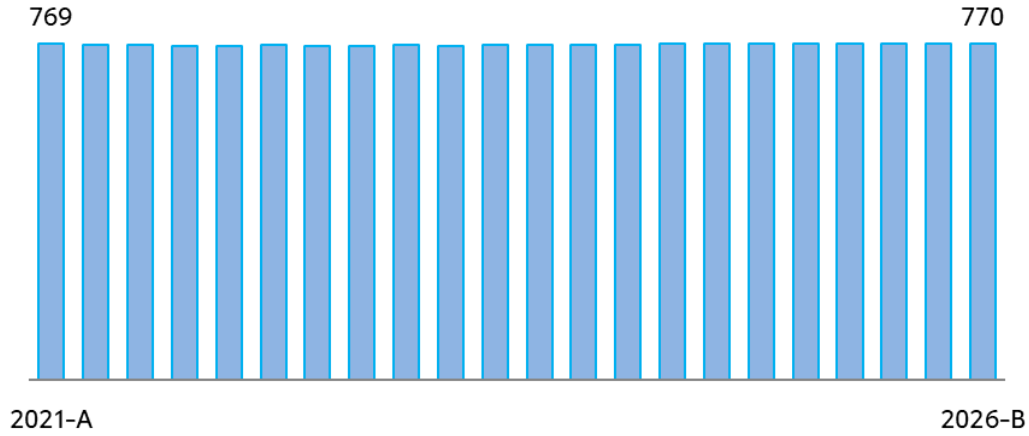


*Percentages may not sum to 100% due to rounding.

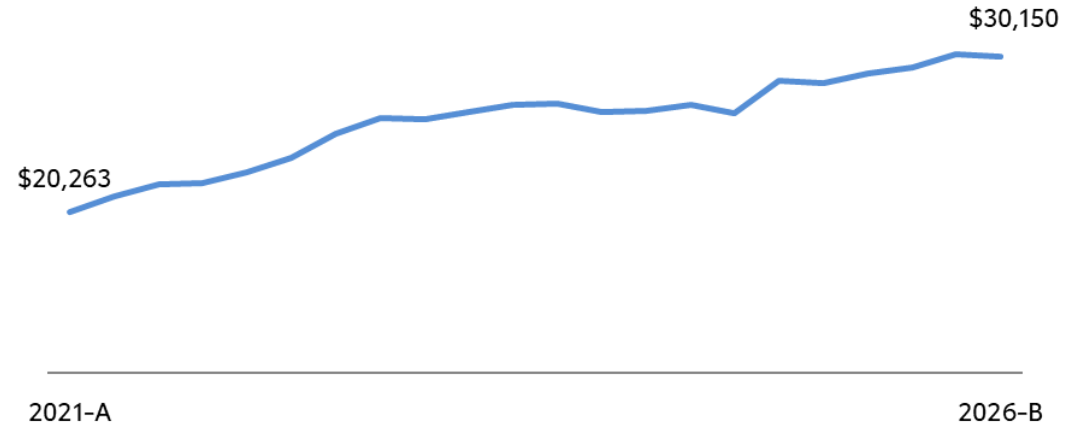
Source: Company Reports as of December 31, 2025. Includes retail loans for Toyota and Lexus brands only

TAOT ABS Characteristics

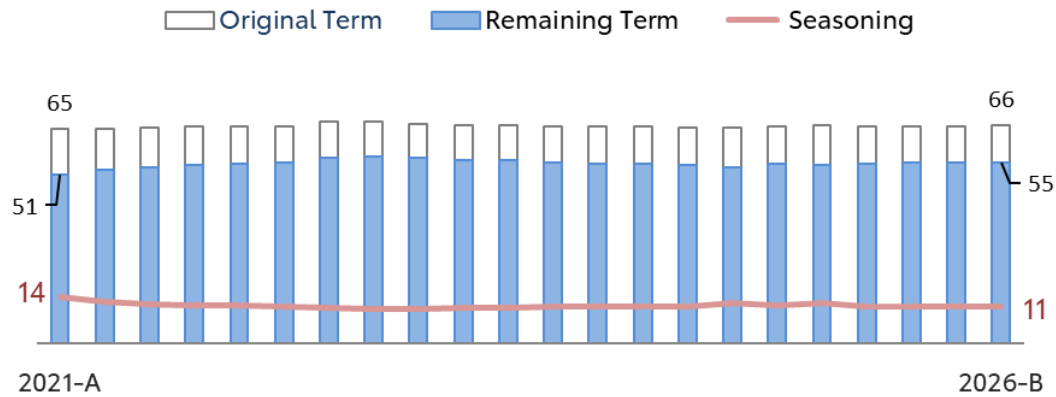
Weighted Average FICO



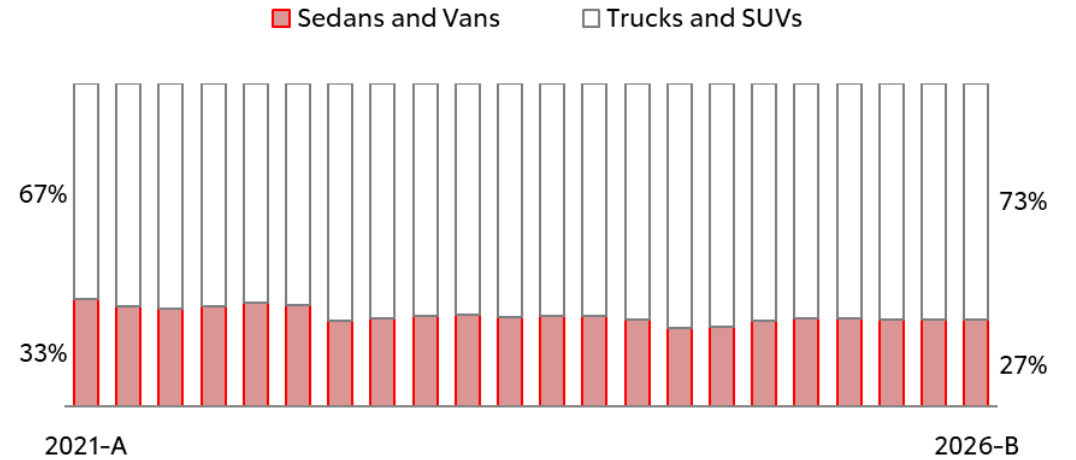
Average Principal Balance



Weighted Avg Orig and Rem Term (months)



Receivables by Vehicle Type (%)*

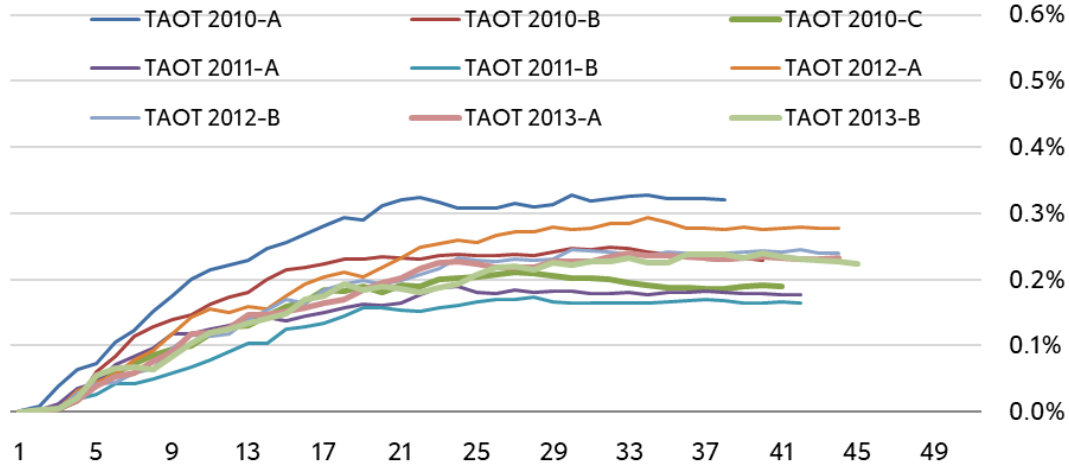


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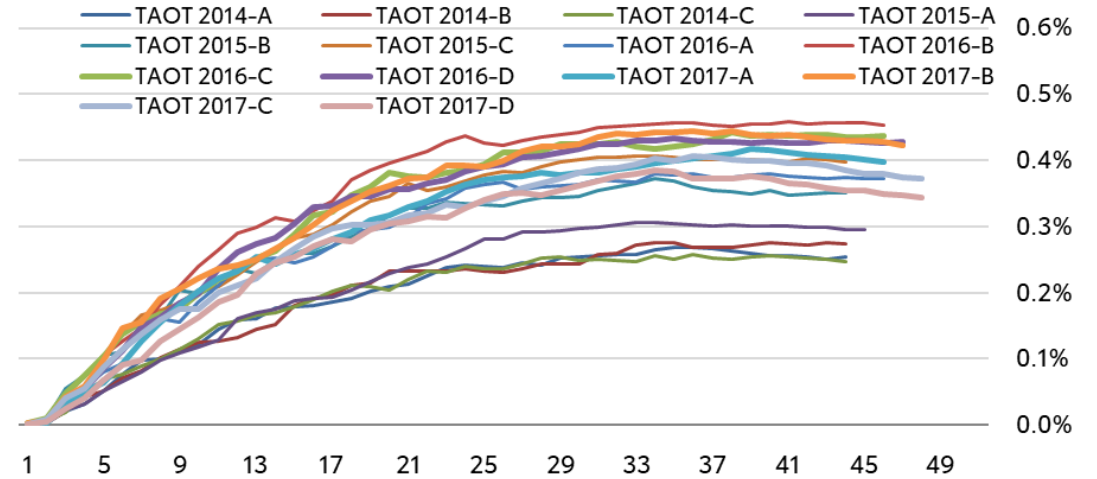
Source: Company Reports

TAOT ABS Cumulative Net Losses

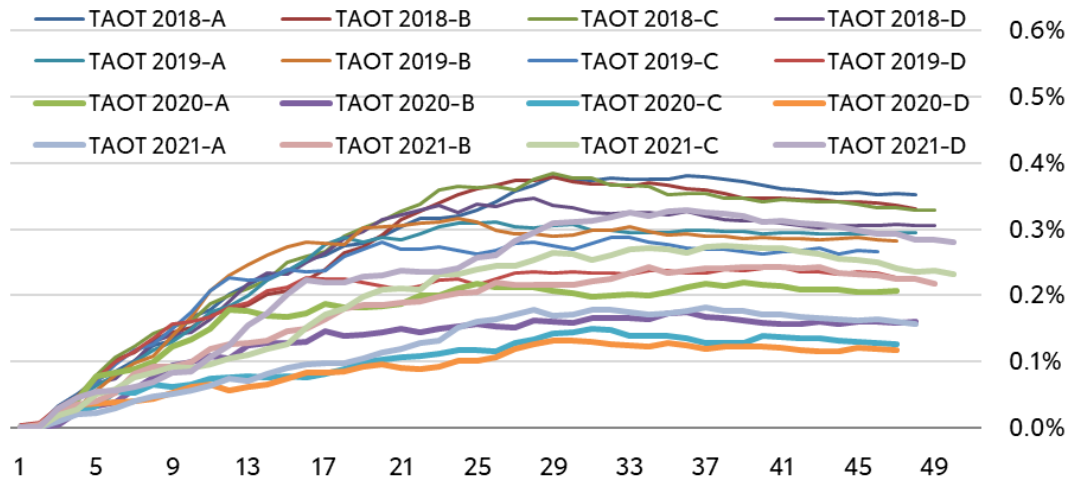
2010, 2011, 2012, 2013 Series



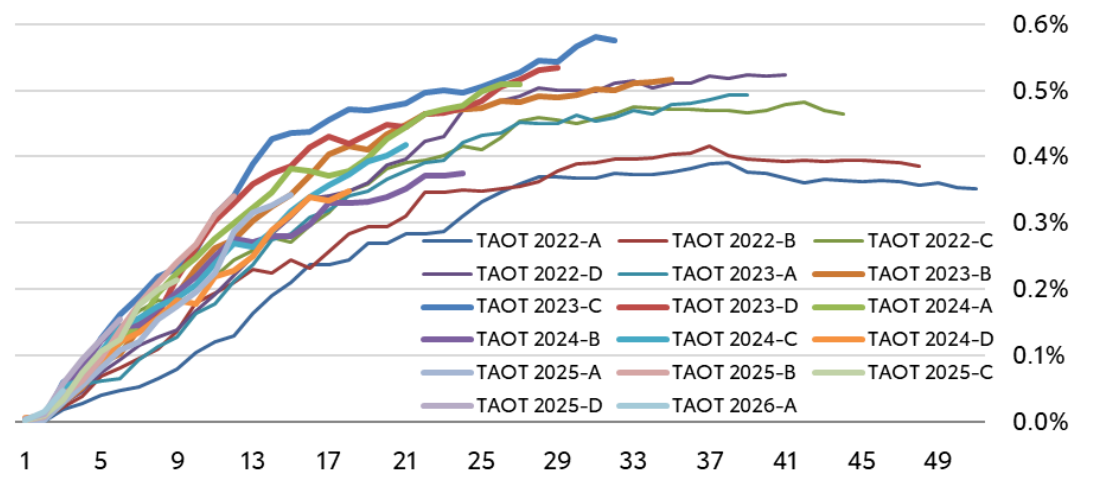
2014, 2015, 2016, 2017 Series



2018, 2019, 2020, 2021 Series



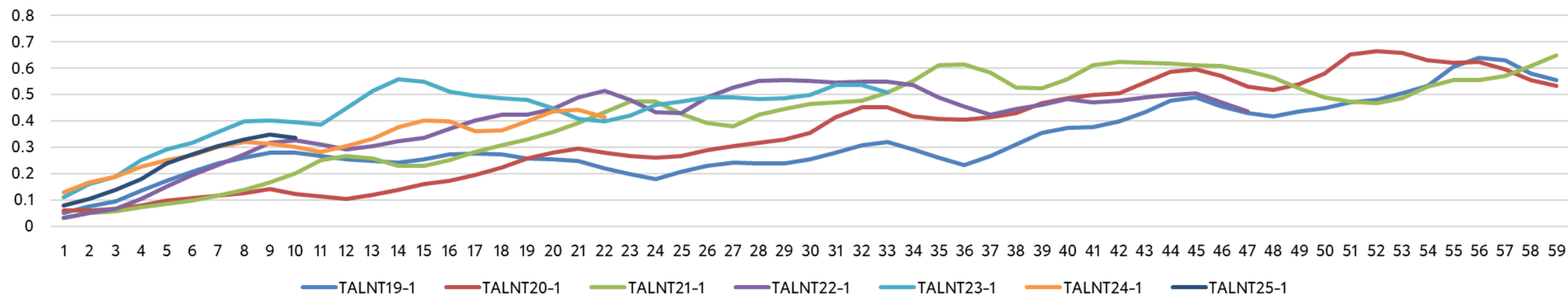
2022, 2023, 2024, 2025, 2026 Series



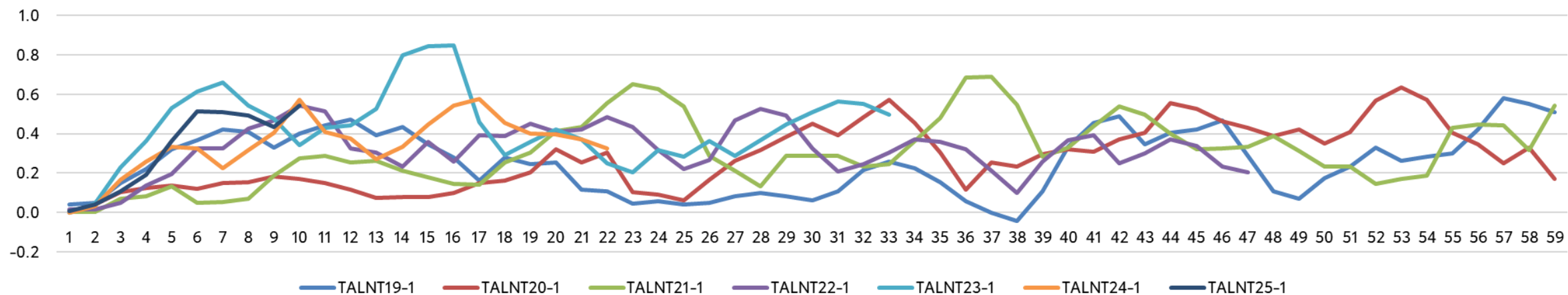
Source: Company Reports as of April 2026 payment date

TALNT ABS Performance

3mo Average 60+ Days Delinquencies Metric (%)



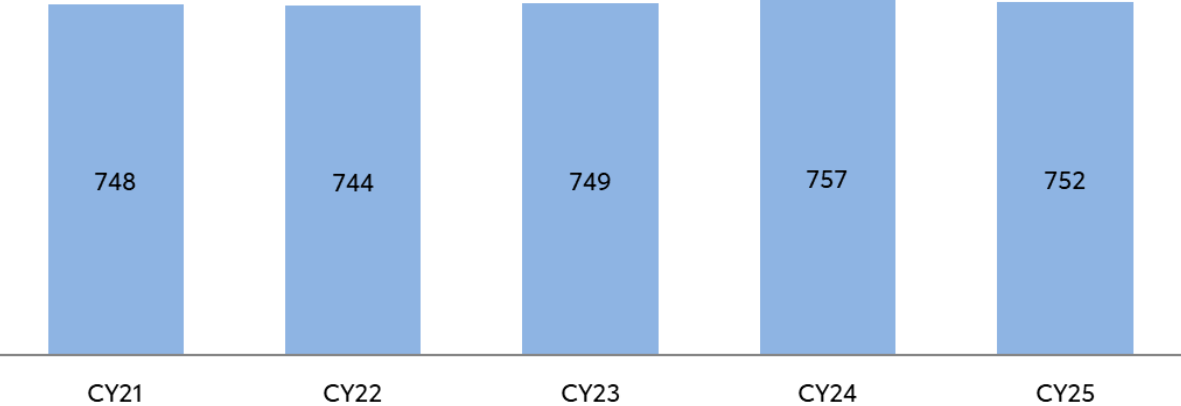
Annualized 3mo Average Net Credit Loss Metric (%)



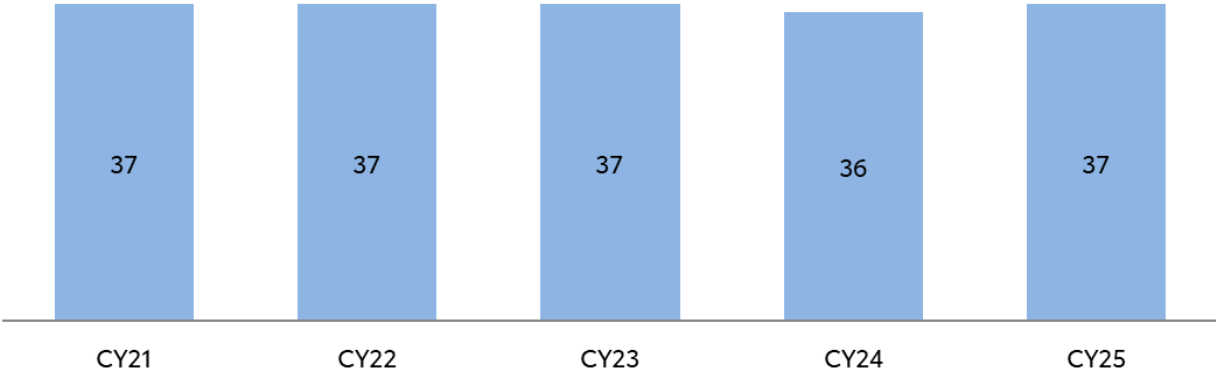
Source: Company Reports as of April 2026 payment date

Lease Origination Characteristics

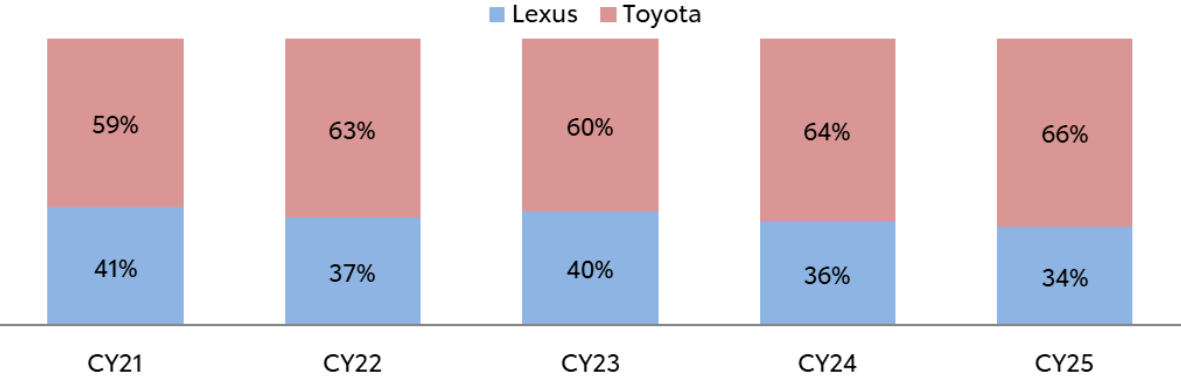
Weighted Average FICO



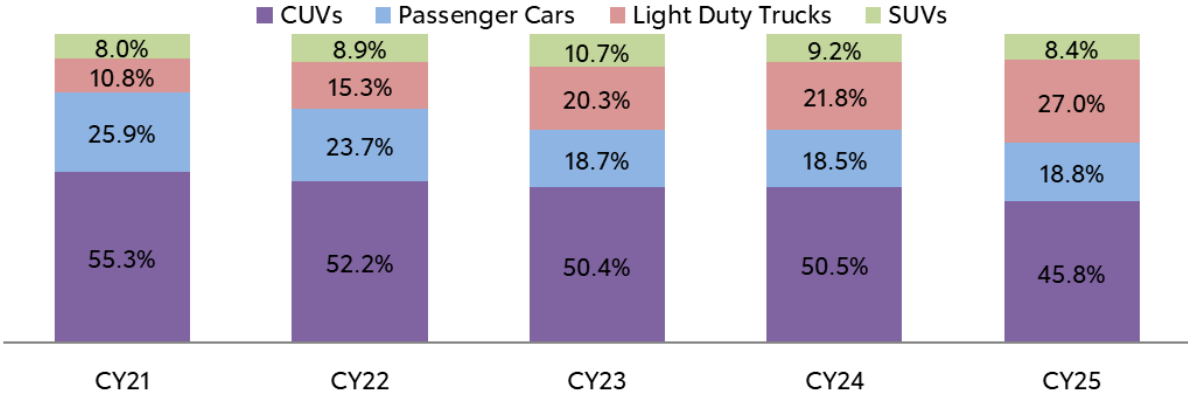
Weighted Average Lease Term



Make



Distribution of Leases by Vehicle Type*

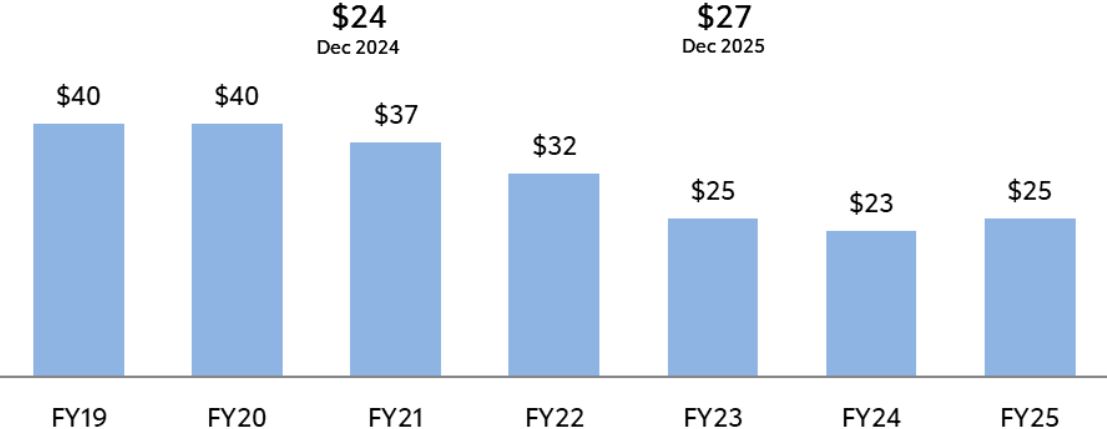


*Percentages may not sum to 100% due to rounding.

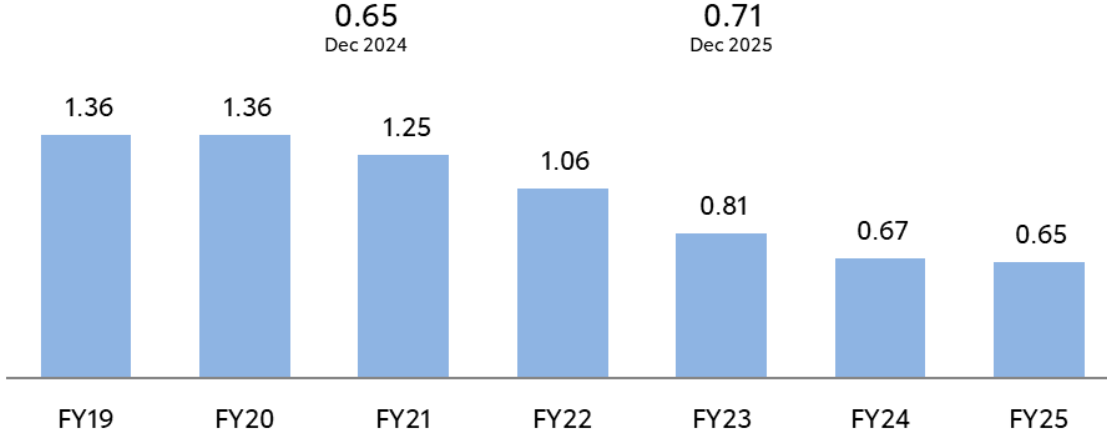
Source: Company Reports as of December 31, 2025. Includes leases for Toyota and Lexus brands only

Lease Managed Portfolio Performance

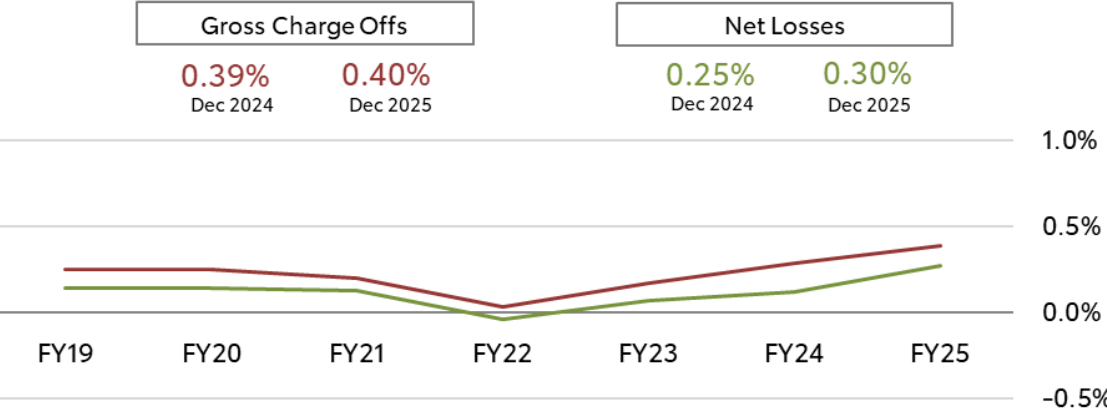
Lease Portfolio Balance (\$B)



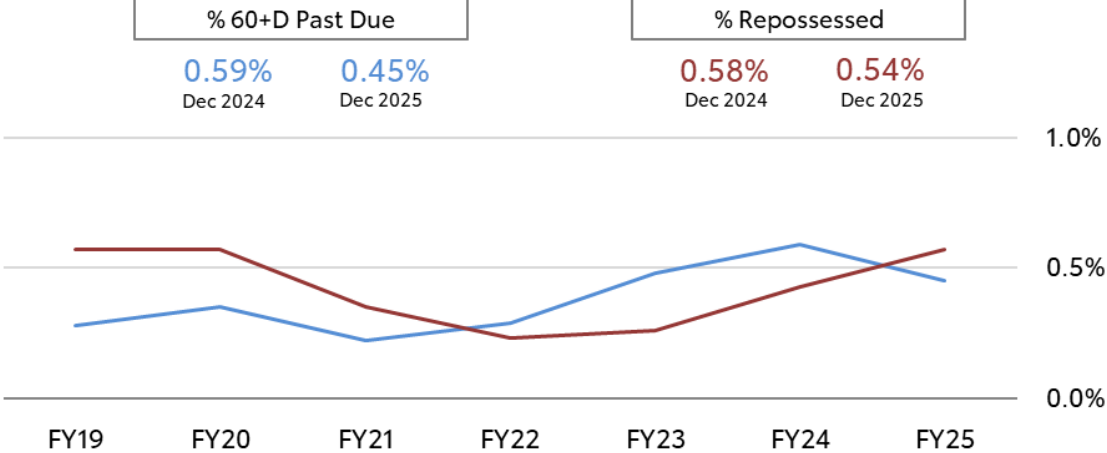
Contracts Outstanding (#M)



Performance by Lease Balance Outstanding



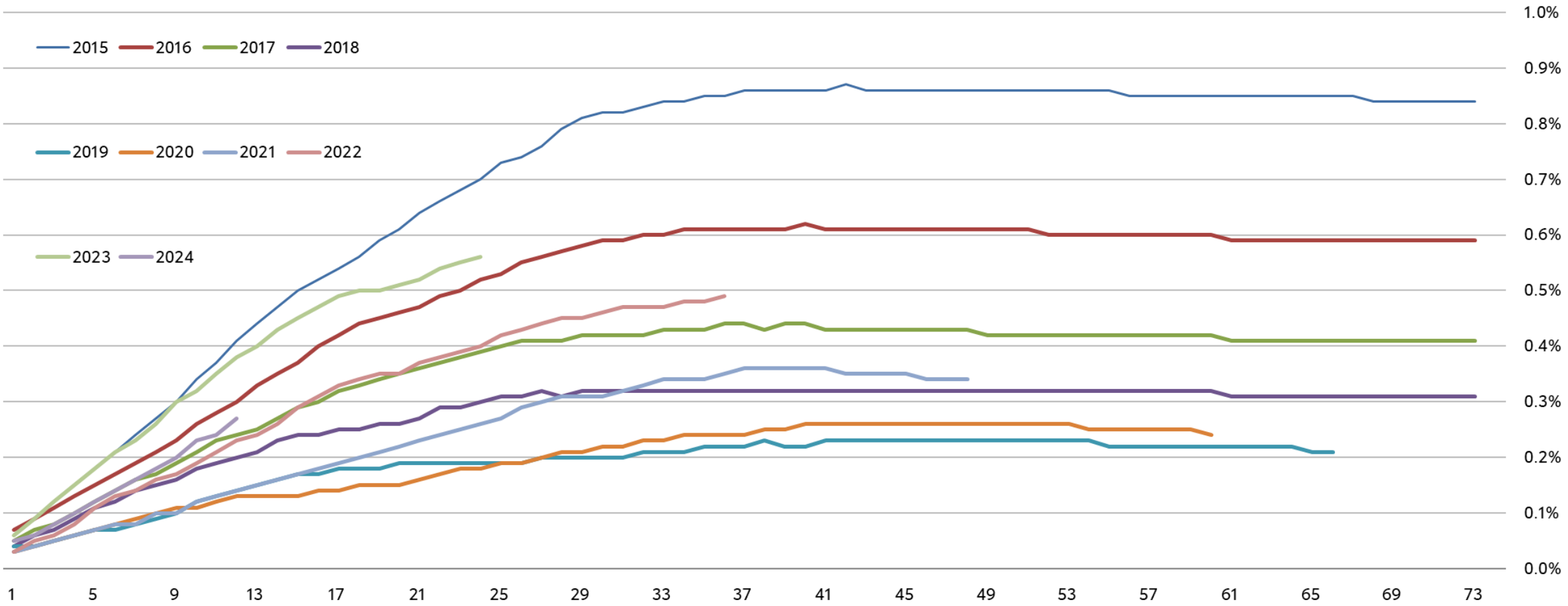
Performance by Contracts Outstanding



*Excludes contracts purchased by a subsidiary of TMCC in Puerto Rico and the private label business, and includes contracts that have been sold but are still being serviced by TMCC.

Source: Company Reports as of December 31, 2025

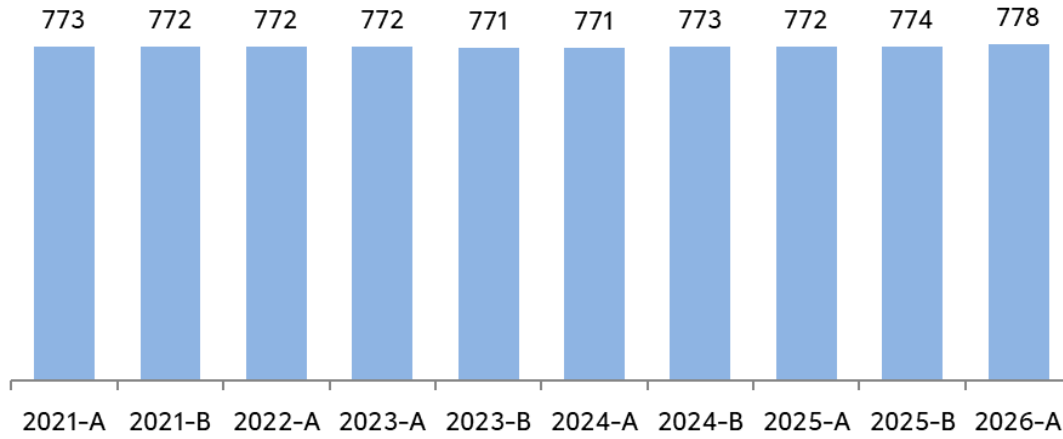
Lease Cumulative Net Credit Losses by Vintage



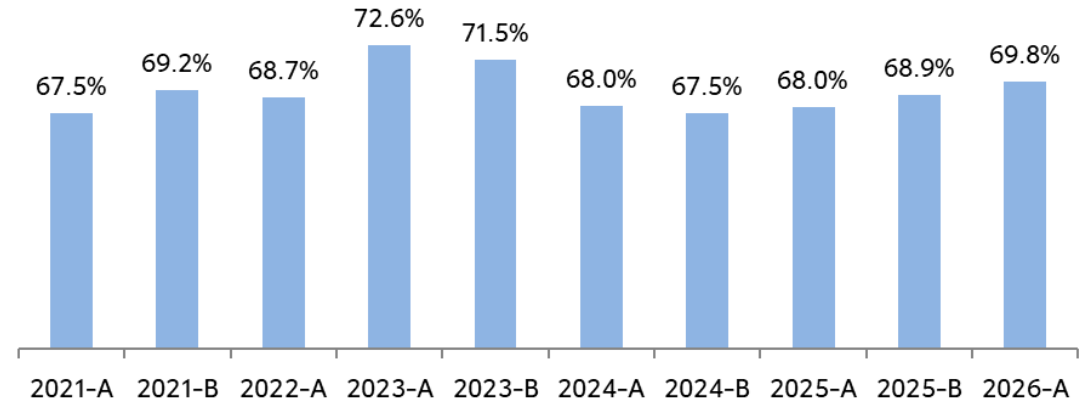
Source: Company Reports as of December 31, 2025

TLOT ABS Characteristics

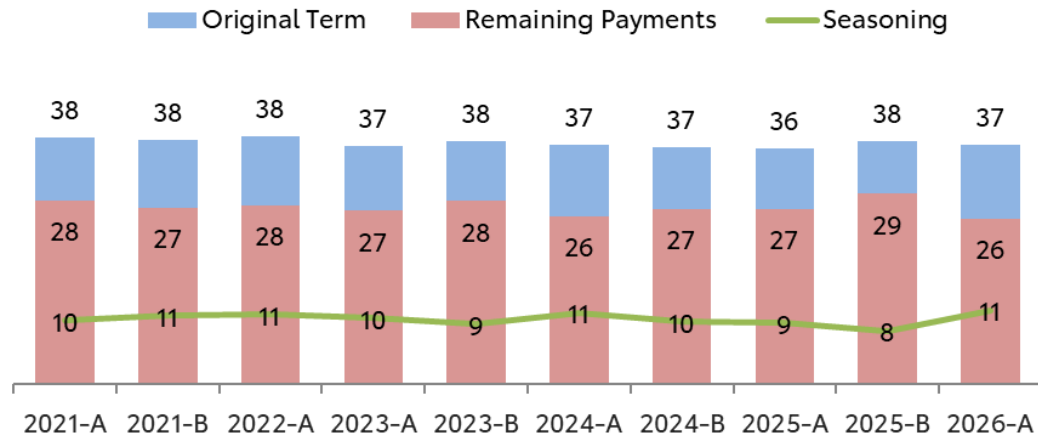
Weighted Average FICO



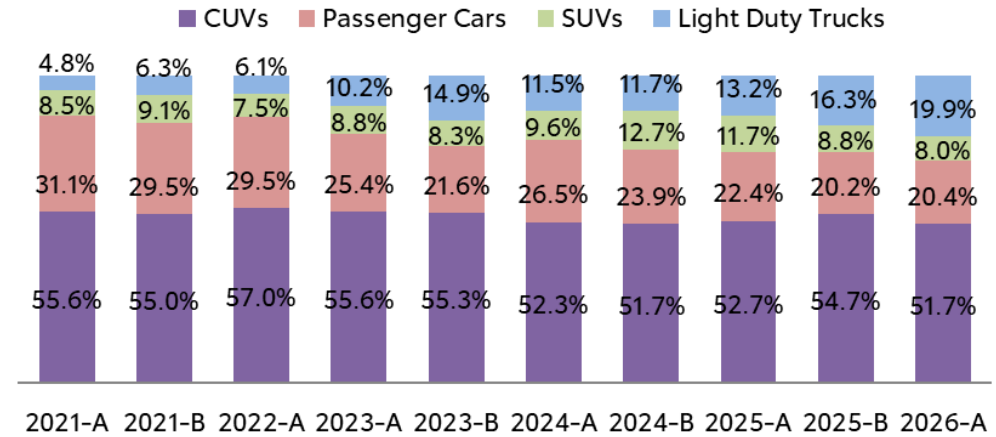
Base Residual as % of Initial Securitization Value



Weighted Avg Original and Remaining Payments



Vehicle Type *

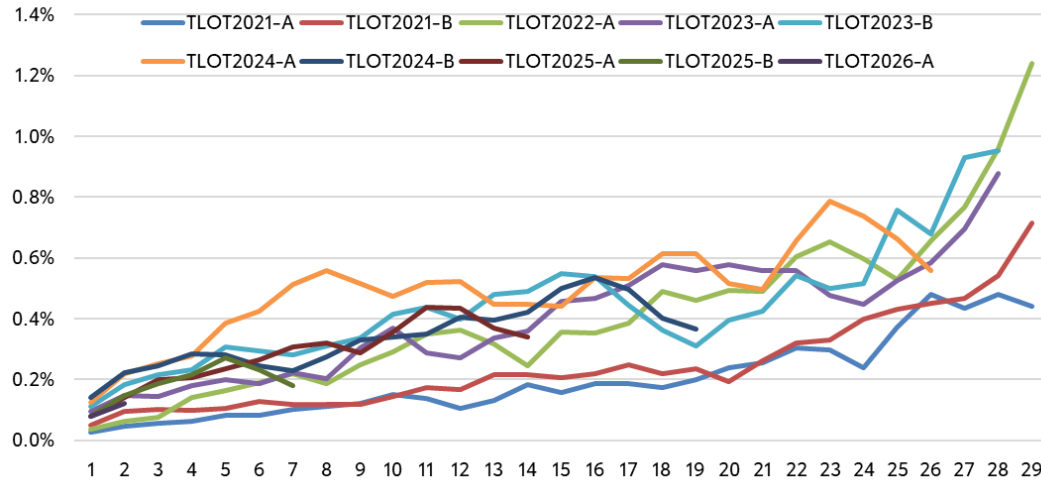


*Percentages may not sum to 100% due to rounding.

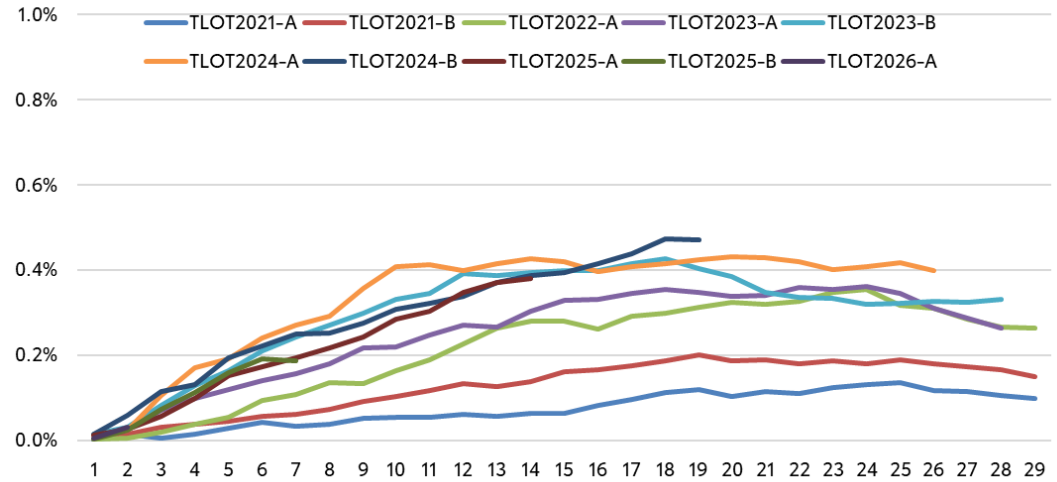
Source: Company Reports

TLOT Performance

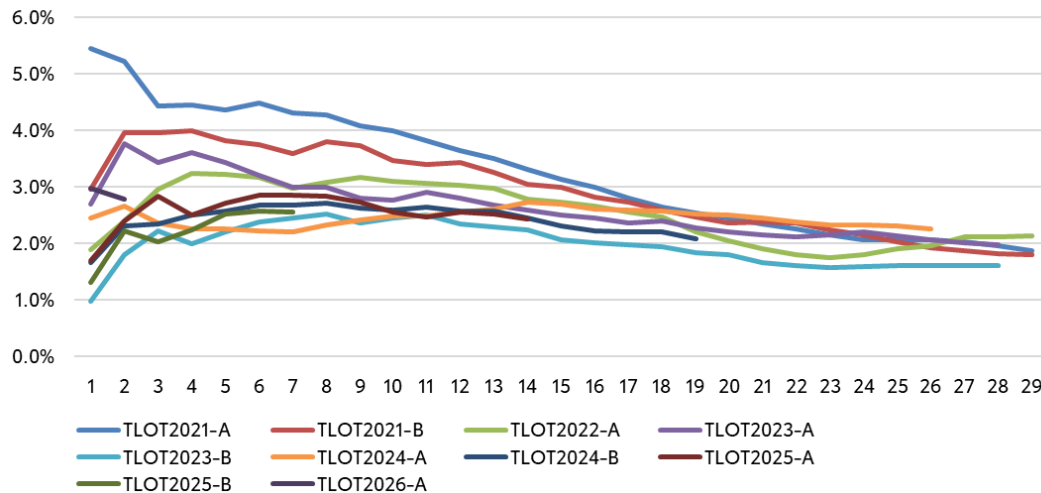
60+ Days Delinquencies



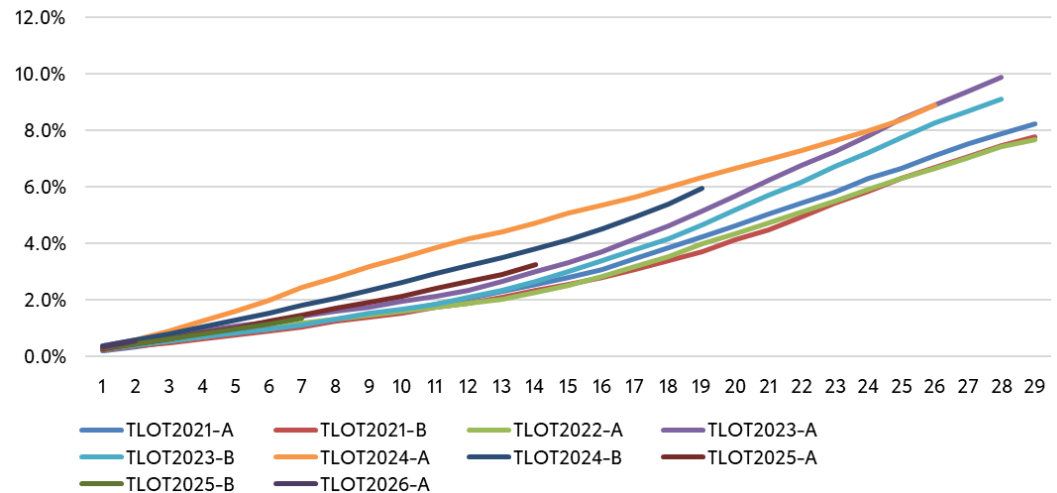
Cumulative Net Loss



Cumulative Turn-in Rate



Cumulative Residual Gain (Loss)



Source: Company Reports as of April 2026 payment date