Toyota Business Highlights Q2 FY2027



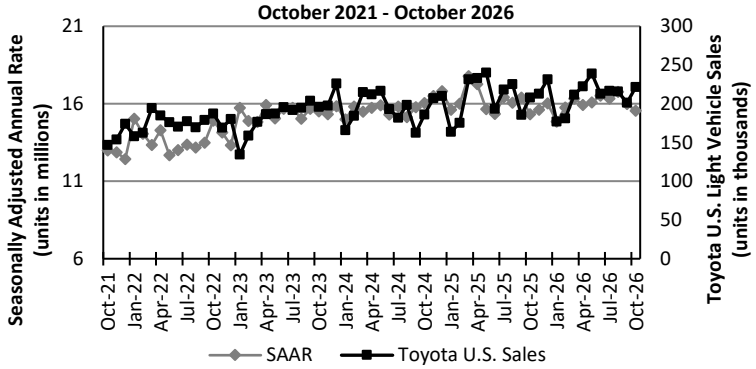


TOYOTA MOTOR NORTH AMERICA, INC. (Toyota U.S.)

MONTHLY RESULTS

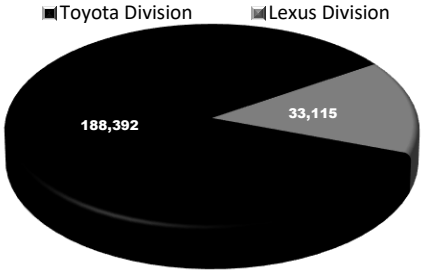
- The U.S. automobile SAAR figure for October 2026 came in at 15.5M units, up from October 2025 at 15.3M units.
- Toyota U.S. reported October 2026 sales of 221,507 units, an increase of 2.7% on a daily selling rate (DSR) basis and an increase of 6.5% on a volume basis versus October 2025.
- Toyota division posted October 2026 sales of 188,392 units, an increase of 1.9% on a DSR basis and an increase of 5.7% on a volume basis versus October 2025.
- Lexus division posted October 2026 sales of 33,115 units, an increase of 7.6% on a DSR basis and an increase of 11.6% on a volume basis versus October 2025.

U.S. Light Vehicle Seasonally Adjusted Annual Rate (SAAR) and Toyota U.S. Sales
October 2021 - October 2026

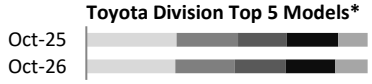


Source: Toyota, Bloomberg, Ward's Automotive Group
Toyota U.S. monthly results include fleet sales volume

Toyota U.S. October 2026 Vehicle Sales

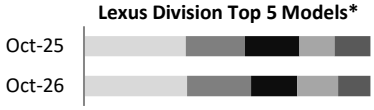


Toyota U.S. October Vehicles Sales
Toyota Division Top 5 Models*



	Oct-26	Oct-25
RAV4	39,888	39,663
Camry	26,758	26,999
Corolla	22,764	21,351
Tacoma	22,253	22,660
Grand Highlander	14,442	12,860

Toyota U.S. October Vehicles Sales
Lexus Division Top 5 Models*



	Oct-26	Oct-25
RX	10,490	9,572
NX	6,509	5,552
TX	4,705	5,100
GX	4,154	3,287
ES	3,286	3,362

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

TOYOTA MOTOR CORPORATION (TMC) FINANCIAL RESULTS

	Yen in millions	
TMC Consolidated Financial Performance	**Q2 FYTD27**	**Q2 FYTD26**
Sales Revenues	¥26,962,462	¥24,630,753
Operating income	2,191,124	2,005,692
Net income	2,305,496	1,845,135

TMC Consolidated Balance Sheet	**Q2 FY27**	**Q2 FY26**
Current assets	¥39,383,283	¥38,942,722
Receivables related to financial services, non-current	25,796,075	23,199,276
Investments and other assets	19,651,512	19,716,518
Property, plant and equipment, net	17,149,889	16,029,868
Total assets	¥101,980,759	¥97,574,878
Liabilities	¥63,674,377	¥59,117,924
Shareholders' equity	38,306,382	38,456,954
Total liabilities and shareholders' equity	¥101,980,759	¥97,574,878

	Yen in billions	
Operating Income by Geographic Region	**Q2 FY27**	**Q2 FY26**
Japan	¥713	¥472
North America	(19)	(47)
Europe	112	104
Asia	229	229
Other‡	108	108
Elimination	(16)	(26)



	Units in thousands	
Production (units)	**Q2 FY27**	**Q2 FY26**
Japan	1,032	1,013
North America	497	524
Europe	168	185
Asia	450	466
Other‡	136	134

Sales (units)	**Q2 FY27**	**Q2 FY26**
Japan	500	488
North America	737	739
Europe	282	275
Asia	418	432
Other‡	426	437

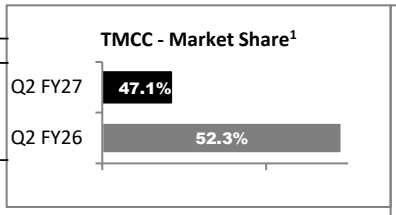
‡ "Other" consists of Central and South America, Oceania, Africa, Middle East and Other. Source: TMC company filings.

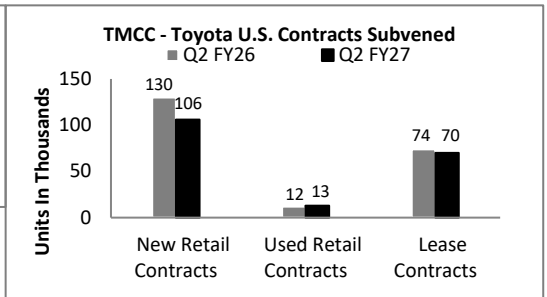
TOYOTA MOTOR CREDIT CORPORATION (TMCC)

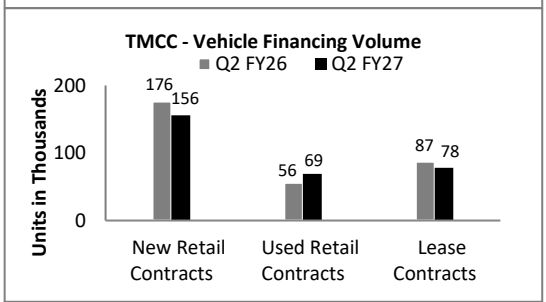
FINANCIAL RESULTS

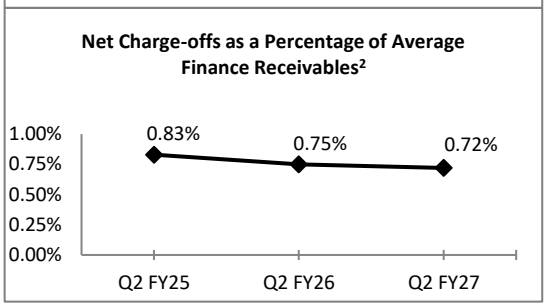
for the three months ended September 31, 2026 ("FY27" or "fiscal 2027"), September 31, 2025 ("FY26" or "fiscal 2026") and September 31, 2024 ("FY25")

TMCC Financial Performance	U.S. dollars in millions Q2 FY26	Q2 FY27
Total financing revenues	$3,388	$3,371
Income before income taxes	795	498
Net Income	605	374
Debt-to-Equity Ratio	6.6x	6.5x









- Our consolidated net income was $374 million for the second quarter of fiscal 2027, compared to $605 million for the same period in fiscal 2026. The decrease in net income for the second quarter of fiscal 2027, compared to the same period in fiscal 2026, was due to a $268 million decrease in investment and other income, net, a $142 million increase in interest expense, a $26 million increase in operating and administrative expense, a $19 million increase in voluntary protection contract expenses and insurance losses, and a $17 million decrease in total financing revenues, partially offset by a $136 million decrease in provision for credit losses, a $66 million decrease in provision for income taxes, a $27 million increase in voluntary protection contract revenues and insurance earned premiums, and a $12 million decrease in depreciation on operating leases.

- We recorded a provision for credit losses of $24 million and benefit for credit losses of $5 million for the first half and second quarter of fiscal 2027, respectively, compared to a provision for credit losses of $176 million and $131 million for the same periods in fiscal 2026. The decrease in the provision for credit losses for the first half and second quarter of fiscal 2027, compared to the same periods in fiscal 2026, was primarily due to a refinement of expected credit loss estimates driven by continued portfolio resilience despite ongoing macroeconomic uncertainty, improvements in portfolio quality resulting from enhanced purchasing practices, and a continued focus on late stage collection activities.

- Our net charge-offs as a percentage of average finance receivables for the first half of fiscal 2027 decreased to 0.72 percent from 0.75 percent for the same period in fiscal 2026. The decrease in net charge-offs was due to a refinement of purchasing practices. Our average finance receivables loss severity per unit for the first half of fiscal 2027 increased to $13,482 from $13,055 in the same period in fiscal 2026. The increase in loss severity per unit were due to higher average amounts financed.

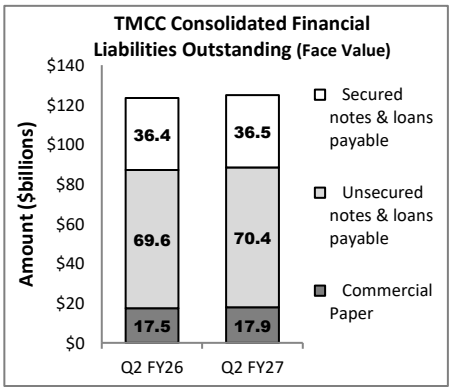
[1]TMCC market share represents the percentage of total domestic Toyota U.S. sales of new Toyota and Lexus vehicles financed by us, excluding sales under dealer rental car and commercial fleet programs, sales of a private Toyota distributors and private label vehicles financed.
[2]Results are for consumer 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 $17.6 billion to $18.3 billion during the quarter ended September 30, 2026, with an average outstanding balance of $17.9 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

Toyota Kentucky Invests in Tomorrow's Workforce

The next engineer. The next skilled technician. The next community leader. Across the Bluegrass State, young people are building futures filled with possibility, and Toyota Kentucky is creating pathways to help them reach their goals. Toyota Kentucky announced today that it has awarded $1.4 million in grants this year to nonprofit organizations across Central Kentucky. The grants support hands-on STEM education, mentoring, workforce training and career placement programs that help to equip students and job seekers with the skills, experience and opportunities they need to succeed. "When students can see a future for themselves, incredible things happen," said David Fernandes, President of Toyota Kentucky. "We've seen young people progress from robotics competitions and mentoring programs to college classrooms and on to rewarding careers. That's the kind of long-term impact these investments create."

Forward looking statements are subject to risks and uncertainties that could cause actual results to fall short of current expectations. Toyota and its affiliates discuss these risks and uncertainties in filings they make with the Securities and Exchange Commission. This presentation does not constitute an offer to purchase any securities. Any offer or sale of securities will be made only by means of a prospectus and related documentation.