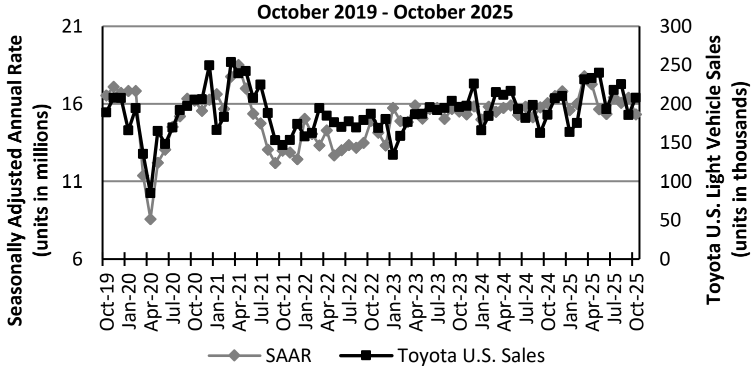
Toyota Business Highlights Q2 FY2026

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

MONTHLY RESULTS

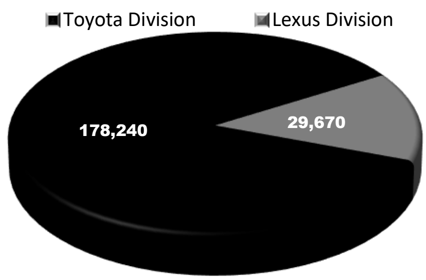
- The U.S. automobile SAAR figure for October 2025 came in at 15.3M units, down from October 2024 at 16.0M units.
- Toyota U.S. reported October 2025 sales of 207,910 units, an increase of 11.8% on a daily selling rate (DSR) basis and 11.8% on a volume basis versus October 2024.
- Toyota division posted October 2025 sales of 178,240 units, an increase of 11.8% on a DSR basis and 11.8% on a volume basis versus October 2024.
- Lexus division posted October 2025 sales of 29,670 units, an increase of 11.7% on a DSR basis and 11.7% on a volume basis versus October 2024.

U.S. Light Vehicle Seasonally Adjusted Annual Rate (SAAR) and Toyota U.S. Sales
October 2019 - October 2025

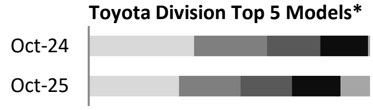


Source: Toyota, Bloomberg, Ward's Automotive Group
Toyota U.S. monthly results include fleet sales volume

Toyota U.S. October 2025 Vehicle Sales

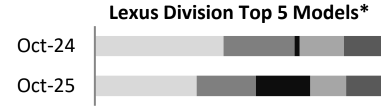


Toyota U.S. October Vehicles Sales Toyota Division Top 5 Models*



	Oct-25	Oct-24
RAV4	39,663	39,387
Camry	26,999	27,257
Tacoma	22,660	19,971
Corolla	21,351	17,954
Grand Highlander	12,860	667

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



	Oct-25	Oct-24
RX	9,572	10,512
NX	5,552	5,788
TX	5,100	433
ES	3,362	3,599
GX	3,287	3,047

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

TOYOTA MOTOR CORPORATION (TMC) FINANCIAL RESULTS

	Yen in millions	
	First Half	
TMC Consolidated Financial Performance	**FY26**	**FY25**
Sales Revenues	¥24,630,753	¥23,282,450
Operating income	2,005,692	2,464,217
Net income	1,845,135	1,865,651
TMC Consolidated Balance Sheet	**FY26**	**FY25**
Current assets	¥38,942,722	¥34,365,661
Receivables related to financial services, non-current	23,199,276	20,909,301
Investments and other assets	19,403,012	19,716,518
Property, plant and equipment, net	16,029,868	14,177,816
Total assets	¥97,574,878	¥89,169,296
Liabilities	¥59,117,924	¥53,902,633
Shareholders' equity	38,456,954	35,266,663
Total liabilities and shareholders' equity	¥97,574,878	¥89,169,296

	Yen in billions	
	First Half	
Operating Income by Geographic Region	**FY26**	**FY25**
Japan	¥1,117	¥1,522
North America	(68)	114
Europe	201	216
Asia	444	490
Other‡	202	141
Elimination	109	(19)

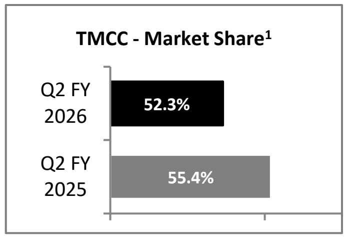
	Units in thousands	
	First Half	
Production (units)	**FY26**	**FY25**
Japan	2,007	1,893
North America	1,081	968
Europe	382	396
Asia	888	900
Other‡	264	246

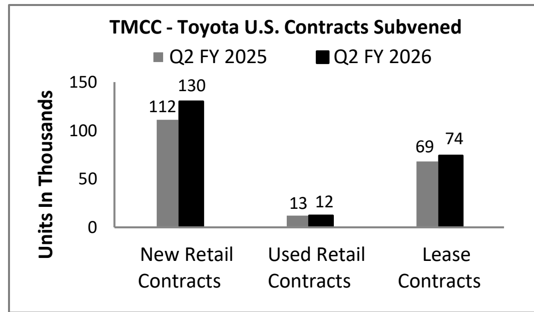
Sales (units)	**FY26**	**FY25**
Japan	970	939
North America	1,533	1,348
Europe	573	547
Asia	853	905
Other‡	854	819

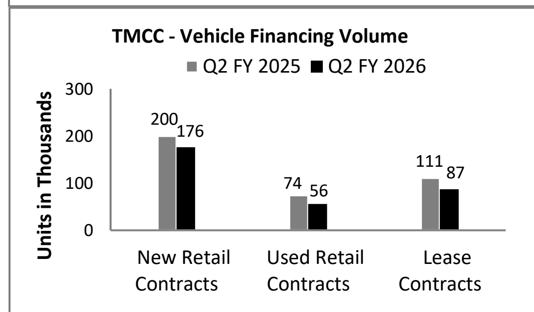
‡ "Other" consists of Central and South America, Oceania, Africa, Middle East and Other. Source: TMC company filings.

TOYOTA MOTOR CREDIT CORPORATION (TMCC)
FINANCIAL RESULTS

	U.S. dollars in millions	
TMCC Financial Performance	**Q2 FY 2025**	**Q2 FY 2026**
Total financing revenues	$3,297	$3,388
Income before income taxes	566	795
Net Income	429	605
Debt-to-Equity Ratio	7.1x	6.6x



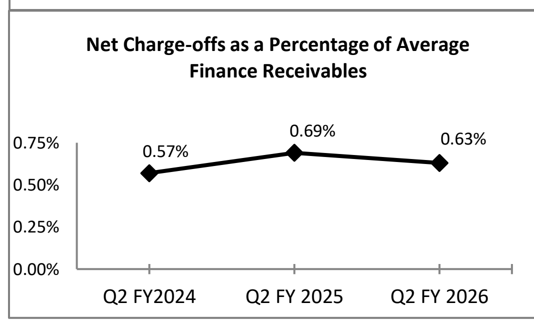




- Our consolidated net income was $605 million for the second quarter of fiscal 2026, compared to $429 million for the same period in fiscal 2025. The increase in net income for the second quarter of fiscal 2026, compared to the same period in fiscal 2025, was primarily due to a $166 million decrease in interest expense, a $91 million increase in total financing revenues, a $75 million decrease in provision for credit losses, and a $28 million increase in voluntary protection contract revenues and insurance earned premiums, partially offset by a $53 million increase in provision for income taxes, a $45 million increase in depreciation on operating leases, a $36 million increase in operating and administrative expenses, and a $32 million decrease in investment and other income, net.

- We recorded a provision for credit losses of $131 million for the second quarter of fiscal 2026, compared to $206 million for the same period in fiscal 2025. The decrease in the provision for credit losses for the second quarter of fiscal 2026, compared to the same periods in fiscal 2025, was due to a decrease in the size in our retail loan portfolio as well as improvements in delinquencies and a decrease in charge-offs.

- Our net charge-offs as a percentage of average finance receivables for the first half of fiscal 2026 decreased to 0.63 percent from 0.69 percent for the same period in fiscal 2025. Our average finance receivables loss severity per unit for the first half of fiscal 2026 decreased to $13,055 from $13,871 in the same period in fiscal 2025. The decrease in net charge-offs and loss severity per unit is primarily due to a refinement of purchasing and collection activities and a decrease in full term charge offs.



[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.

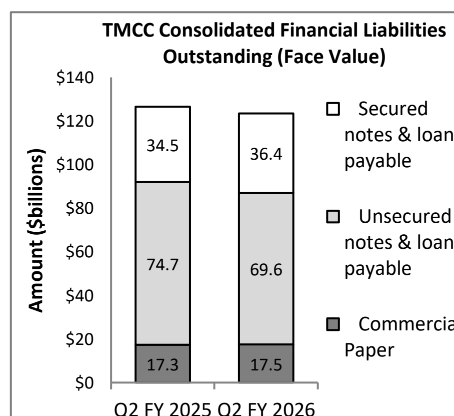
SHORT-TERM FUNDING PROGRAMS

- 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 $17.1 billion to $17.8 billion during the quarter ended September 30, 2025, with an average outstanding balance of $17.5 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 supercharged its multi-pathway approach to global vehicle electrification with the highly anticipated start of production at its all-new battery plant in Liberty, North Carolina. It is Toyota's eleventh U.S. plant and the company's first and only battery plant outside of Japan. The nearly $14 billion facility will create up to 5,100 new American jobs.

Building on its unwavering commitment to the U.S., Toyota announced an additional investment of up to $10 billion over the next five years to support future mobility efforts. This will bring the company's total U.S. investment to nearly $60 billion since beginning operations here nearly 70 years ago.