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 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 Toyota Motor Credit Corporation Twitter Feed (http://www.twitter.com/toyotafinancial). We may update our social media channels from time to time on the investor relations section of our corporate website.
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Toyota’s Global Businesses

Markets vehicles in over 190 countries/regions.
50 overseas manufacturing companies in 26 countries/regions.

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

### Net Revenues
- **Three Months Ended, Jun 30**
  - 2017: ¥7,049.6
  - 2018: ¥7,362.7
  - 2019: ¥7,646.0

### Operating Income
- **Three Months Ended, Jun 30**
  - 2017: ¥574.2
  - 2018: ¥682.6
  - 2019: ¥741.9

### Net Income
- **Three Months Ended, Jun 30**
  - 2017: ¥613.0
  - 2018: ¥657.3
  - 2019: ¥682.9

### Total Liquid Assets\(^{(1)}\)
- **As of Jun 30**
  - 2017: ¥9,364.0
  - 2018: ¥9,005.4
  - 2019: ¥9,143.2

### Capital Expenditures
- **Three Months Ended, Jun 30**
  - 2017: ¥205.7
  - 2018: ¥311.8
  - 2019: ¥276.5

### R&D Expenditures
- **Three Months Ended, Jun 30**
  - 2017: ¥278.6
  - 2018: ¥268.5
  - 2019: ¥297.4

---

\(^{(1)}\) Cash and cash equivalents, time deposits, marketable debt securities and its investment in monetary trust funds, excluding in each case those relating to financial services.

**Source:** TMC FY2019 Financial Summary; TMC FY2020 Q1 Financial Summary
# Toyota USA Operations By The Numbers

Toyota has been a part of the cultural fabric in the U.S. for 61 years. See below for a showcase of our commitment to the U.S.

<table>
<thead>
<tr>
<th><strong>Years Manufacturing</strong></th>
<th><strong>2018 Vehicles Sold in the U.S.</strong></th>
<th><strong>2018 Vehicles Produced in the U.S.</strong></th>
<th><strong>Parts and Materials Purchased</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>33</td>
<td>2,426,672</td>
<td>1,241,615</td>
<td>$32.6B</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Direct Investment</strong></th>
<th><strong>People Working Across the U.S.</strong></th>
<th><strong>Plants in the U.S. and 14 in North America</strong></th>
<th><strong>Toyota and Lexus Dealers</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>$27.3B</td>
<td>OVER 179,000</td>
<td>10</td>
<td>NEARLY 1,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Vehicles Built in the U.S. and Counting</strong></th>
<th><strong>Dealer Investment in the U.S.</strong></th>
<th><strong>Spent Globally Every Hour on R&amp;D</strong></th>
<th><strong>In Total U.S. Donations</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>27.6M</td>
<td>$30B</td>
<td>OVER $1M</td>
<td>$1.05B</td>
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</table>

<table>
<thead>
<tr>
<th><strong>U.S.-Built Toyota Exported to 32 Countries in 2018</strong></th>
<th><strong>Hybrid Models in the U.S. Plus the Mirai FCV in Select Markets</strong></th>
<th><strong>Sites with Certified Wildlife Habitat Conservation Programs</strong></th>
<th><strong>Jobs Created in the U.S.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>NEARLY 116,000</td>
<td>15</td>
<td>12</td>
<td>470,100</td>
</tr>
</tbody>
</table>


Source: Toyota USA website

---

### Our History

- **1957**: Toyota Motor Sales, U.S.A established
- **1972**: Manufacturing operations begin in U.S.
- **1973**: Calty Design Research established
- **1977**: Toyota Technical Center, U.S.A. incorporated
- **1986**: Toyota breaks ground in Georgetown, KY. The future home of TMMK, Toyota’s first wholly-owned vehicle manufacturing plant in the U.S.
- **1987**: Toyota U.S.A. Foundation established
- **1993**: Arizona Proving Ground established
- **1996**: North American manufacturing headquarters established
- **1997**: Five millionth North American vehicle produced
- **2000**: First hybrid vehicle sold in U.S.
- **2002**: Ten millionth North American vehicle produced
- **2006**: Hybrid production begins in U.S.
- **2008**: One millionth Prius sold globally
- **2010**: Toyota North American Center for Quality Excellence established
- **2011**: Collaborative Safety Research Center (CSRC) launched
- **2012**: 25 Millionth North American vehicle produced
- **2015**: Toyota breaks ground on its new North American headquarters in Plano, Texas
Toyota Operations Across the U.S.

Dots represent category presence within a state and not quantity of location.

- **Offices**
- **Engineering & Manufacturing**
- **Design, Research & Development**
- **Dealerships**

**INDIANA**
- Sienna since 1997
- Sequoia since 2000
- Highlander since 2009
- Camry since 1988
- Avalon since 1994
- Lexus ES 350 since 2015

**KENTUCKY**
- Camry since 1988
- Avalon since 1994
- Lexus ES 350 since 2015

**TEXAS**
- Tacoma since 1991
- Tundra since 1998
- Corolla since 1986

**MISSISSIPPI**
- Corolla since 1986
<table>
<thead>
<tr>
<th>$27.3B</th>
<th>+31.7%</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct investment in the U.S. as of March 2019</td>
<td>Year-over-year change in Toyota hybrid sales as of June 2019</td>
<td>BEVs to be available worldwide by the first half of the 2020s</td>
</tr>
<tr>
<td>46M</td>
<td>31</td>
<td>$13B</td>
</tr>
<tr>
<td>Corolla vehicles sold globally since introduction in 1966</td>
<td>Planned new, redesigned, or refreshed models in the Toyota and Lexus lineups from January 2019 through 2021</td>
<td>Planned investment in U.S. manufacturing, R&amp;D, and operations between FY18 and FY22</td>
</tr>
</tbody>
</table>

**Source:** Toyota Motor North America, Inc. Reports
# Toyota and Lexus Third Party Accolades

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

## 2019 Fortune
Toyota ranked one of the “World’s Most Admired Companies” and named the No. 1 Motor Vehicle company (5th year running)

## 2019 IIHS Top Safety Pick+ Awards
3 qualifying Toyota and Lexus models
2 Toyota models Top Safety Pick

## 2019 Edmunds Buyers Most Wanted
Toyota Highlander, Toyota Tacoma, Lexus ES 350, Lexus RX 350

## 2019 J.D. Power and Associates Vehicle Dependability Survey
Lexus ranked No. 1 overall
Toyota ranked No. 2 overall

## 2018 Kelley Blue Book Best Overall Luxury Brand and Most Trusted Luxury Brand
Lexus Brand Winner

## 2018 Kelley Blue Book Best Resale Value
Toyota No. 1 Brand Winner
(3 out of top 5 Best Resale Values for 2017)

## 2018 U.S. News Best Cars for the Money
Toyota Avalon, Toyota Camry, Lexus ES, Lexus RX 350

## 2018MY NHTSA 5-Star Overall Rating
24 Toyota and Lexus models

## 2018 IIHS Recommended Used Vehicle List for Teens
7 Toyota vehicles

## 2018 Consumer Reports
Lexus & Toyota No. 1 and No. 2 brands in brand reliability

## 2018 Interbrand Best Global Brands
Toyota named world’s most valuable automotive brand

## 2018 U.S. News Best Cars for Families
2018 Toyota Camry
Toyota and Lexus Vehicle Highlights

RAV4

Corolla

Supra

ES

NX Hybrid

RX
Next Generation Technology

MaaS

e-Palette

Autonomous
TRI-P4

Fuel Cell
Mirai /
Tri-Gen /
Project Portal 2.0
Toyota Financial Services
Toyota Motor Credit Corporation (TMCC)

Toyota Motor Corporation (TMC)

Toyota Financial Services Corporation (TFSC)

Toyota Motor Credit Corporation (TMCC)

- Over 4.5 million active finance contracts\(^{(1)}\)
- AA-\(^{(2)}\)/Aa3\(^{(2)}\) rated captive finance company by S&P/Moody’s
- Credit support agreement structure with TFSC/TMC\(^{(3)}\)

---

(1) As of June 2019. **Source**: Company Reports
(2) Outlook stable
(3) The Credit Support Agreements do not apply to securitization transactions
TMCC Products and Services

- **Dealer Financing**
  - Wholesale
  - Real Estate
  - Working Capital
  - Revolving Credit Lines

- **Consumer Financing**
  - Retail
  - Lease

- **Insurance Products**
  - Service Agreements
  - Prepaid Maintenance
  - Guaranteed Auto Protection
  - Excess Wear & Use
  - Tire & Wheel
  - Key Replacement Protection

Q1 FY2020 Revenue: $3.19B

Source: TMCC June 30, 2019 10-Q. Reflects Operating Lease and Retail Financing revenues; Dealer Financing revenues; and Insurance earned premiums and contract revenues for the three months ended June 30, 2019.
Extensive Field Organization

- Centralized servicing and collections (circled)
- Currently centralizing dealer and field support (1)

(1) Over the next two years, we will consolidate the three TFS Regional Offices and 29 Dealer Sales and Service offices into three new regional dealer service centers located in Chandler, Arizona (serving the West region), Plano, Texas (serving the Central region) and Atlanta, Georgia (serving the East region). The dealer lending function will be centralized at the new dealer service center located in Plano, Texas.
### TMCC Earning Asset Composition

#### Total Managed Assets

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Lease</td>
<td>15.8</td>
<td>17.8</td>
<td>17.3</td>
<td>17.5</td>
<td>17.9</td>
</tr>
<tr>
<td>Retail</td>
<td>49.8</td>
<td>50.7</td>
<td>52.3</td>
<td>53.0</td>
<td>54.2</td>
</tr>
<tr>
<td>Wholesale</td>
<td>36.5</td>
<td>38.1</td>
<td>38.7</td>
<td>37.9</td>
<td>37.6</td>
</tr>
</tbody>
</table>

#### Retail Assets

<table>
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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Sold Retail</td>
<td>14.1</td>
<td>12.9</td>
<td>11.9</td>
<td>11.1</td>
<td>12.7</td>
</tr>
<tr>
<td>Retail</td>
<td>35.7</td>
<td>37.8</td>
<td>40.4</td>
<td>41.9</td>
<td>41.5</td>
</tr>
<tr>
<td>% Unencumbered</td>
<td>72%</td>
<td>75%</td>
<td>77%</td>
<td>79%</td>
<td>77%</td>
</tr>
</tbody>
</table>

#### Lease Assets

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Sold Lease</td>
<td>2.5</td>
<td>4.9</td>
<td>5.7</td>
<td>5.3</td>
<td>4.1</td>
</tr>
<tr>
<td>Lease</td>
<td>34.0</td>
<td>33.2</td>
<td>33.0</td>
<td>32.6</td>
<td>33.5</td>
</tr>
<tr>
<td>% Unencumbered</td>
<td>93%</td>
<td>87%</td>
<td>85%</td>
<td>86%</td>
<td>89%</td>
</tr>
</tbody>
</table>

$ in billions

**Source:** TMCC March 31, 2017 10-K, March 31, 2019 10-K, & June 30, 2019 10-Q
TMCC Financial Performance

**Total Financing Revenues**
- Three Months Ended, Jun 30
  - 2017: $2,598
  - 2018: $2,836
  - 2019: $2,963

**Net Revenues**
- Three Months Ended, Jun 30
  - 2017: $773
  - 2018: $652
  - 2019: $988

**Net Income**
- Three Months Ended, Jun 30
  - 2017: $165
  - 2018: $92
  - 2019: $359

**60+ Days Delinquent**
- As of Jun 30
  - 2017: 0.31%
  - 2018: 0.33%
  - 2019: 0.33%

**Allowance for Credit Losses**
- As of Jun 30
  - 2017: 0.57%
  - 2018: 0.55%
  - 2019: 0.55%

**Net Credit Losses**
- Three Months Ended, Jun 30
  - 2017: 0.36%
  - 2018: 0.31%
  - 2019: 0.26%

---

$ 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) plus gross investments in operating leases
(3) Net Credit Losses: results are annualized

Source: TMCC June 30, 2018 10-Q and June 30, 2019 10-Q
TMCC Funding Programs
**TMCC Funding Program Objectives**

**Highly Liquid and Well Diversified**

- **P-1 / A-1+** Direct Issue Commercial Paper Program
- **$20.5B** Committed Bank Credit Facilities
- **$4.4B** Average Liquidity Portfolio Balance for FY20
- **$70B +** Readily Salable Retail Loans and Leases
- **Global Issuance Capacity**
  - EUR
  - NZD
  - JPY
  - USD
  - GBP
  - AUD

**Investor Focused**

- Long-Term Perspective
- Best-in-Class Execution
- Responsive
- Flexible

**Innovative**

- **Diversity and Inclusion**
- **Green Bonds**

*Source: TMCC June 30, 2019 10-Q and Company Reports*
Commercial Paper Program Highlights

**P – 1 | A – 1+**
- Moody’s
- S&P

Highest Short-Term Ratings

**TMCC | TFA**

Five Distinct Programs

**$15.0B | $5.5B**
- Multi-Party
- Bilateral

Backed by $20.5B of Committed Bank Credit

**$25.8B**

Average Outstanding Balance TMCC and TCPR during FY2020

**700+**

Investors

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

**DOCP <GO>**

Rates Posted Daily on Bloomberg

Source: TMCC June 30, 2019 10-Q and Company Reports
TMCC Q1 FY20 Funding Overview

Term Debt Funded Q1 FY2020

- **$3.2B** Unsecured
- **$2.6B** Public and 144A ABS\(^{(1)}\)
- **-$-** Private ABS\(^{(2)}\)

\(^{(1)}\) Net of retained
\(^{(2)}\) Funding from asset-backed loans and ABCP Conduits

Figures may not add up to 100% due to rounding

**Source:** Company Reports as of June 30, 2019
Diversification in Debt Offerings

TMCC Long Term Debt Outstanding

By Deal Type

- MTN, $61,989
- Global MTN, $28,015
- EMTN / Eurobonds, $16,793
- Public / Private ABS, $13,943
- Other, $4,450

By Currency

- USD, $56,957
- EUR, $7,047
- AUD, $3,841
- GBP, $1,087
- Other, $636

$ in millions

Source: Company Reports as of June 30, 2019
Funding Flexibility And Responsiveness

Diversification Across the USD Curve

<table>
<thead>
<tr>
<th></th>
<th>&lt;=2yrs</th>
<th>3-5yrs</th>
<th>7-10yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY16</td>
<td>58%</td>
<td>37%</td>
<td>5%</td>
</tr>
<tr>
<td>FY17</td>
<td>45%</td>
<td>44%</td>
<td>11%</td>
</tr>
<tr>
<td>FY18</td>
<td>37%</td>
<td>51%</td>
<td>12%</td>
</tr>
<tr>
<td>FY19</td>
<td>49%</td>
<td>38%</td>
<td>13%</td>
</tr>
<tr>
<td>FYTD20</td>
<td>75%</td>
<td>25%</td>
<td></td>
</tr>
</tbody>
</table>

(1) Unsecured U.S. MTN issuances, excluding Structured Notes and Retail Notes
Percentages may not add to 100% due to rounding
Source: Company Reports as of June 30, 2019
TMCC Retail Loan Collateral & ABS Transactions
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
Cumulative Net Losses by Vintage

Source: Company Reports as of June 30, 2019
Retail Managed Portfolio Performance

**Receivables Principal Balance ($B)**

<table>
<thead>
<tr>
<th></th>
<th>FY11</th>
<th>FY12</th>
<th>FY13</th>
<th>FY14</th>
<th>FY15</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
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<tbody>
<tr>
<td>Jun 2018</td>
<td>$45</td>
<td>$45</td>
<td>$47</td>
<td>$49</td>
<td>$50</td>
<td>$50</td>
<td>$51</td>
<td>$53</td>
<td>$53</td>
</tr>
<tr>
<td>Jun 2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</table>

**Contracts Outstanding (#M)**

<table>
<thead>
<tr>
<th></th>
<th>FY11</th>
<th>FY12</th>
<th>FY13</th>
<th>FY14</th>
<th>FY15</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jun 2018</td>
<td>3.15</td>
<td>3.12</td>
<td>3.16</td>
<td>3.22</td>
<td>3.21</td>
<td>3.16</td>
<td>3.18</td>
<td>3.16</td>
<td>3.10</td>
</tr>
<tr>
<td>Jun 2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Performance by Principal Balance Outstanding**

- **% 60+D Past Due**
  - Jun 2018: 0.52%
  - Jun 2019: 0.53%

- **Gross Charge Offs**
  - Jun 2018: 0.55%
  - Jun 2019: 0.52%

- **Net Losses**
  - Jun 2018: 0.45%
  - Jun 2019: 0.42%

**Performance by Contracts Outstanding**

- **% 60+D Past Due**
  - Jun 2018: 0.60%
  - Jun 2019: 0.60%

- **% Repossessed**
  - Jun 2018: 1.09%
  - Jun 2019: 1.09%

*Source: Company Reports as of June 30, 2019*
**Origination Characteristics**

### APR Distribution*

<table>
<thead>
<tr>
<th></th>
<th>CY15</th>
<th>CY16</th>
<th>CY17</th>
<th>CY18</th>
<th>CY19</th>
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<tr>
<td>&lt;2.0%</td>
<td>34%</td>
<td>30%</td>
<td>32%</td>
<td>45%</td>
<td>62%</td>
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<tr>
<td>2.0%-3.99%</td>
<td>20%</td>
<td>24%</td>
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<td>20%</td>
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<tr>
<td>&gt;=4.0%</td>
<td>46%</td>
<td>46%</td>
<td>42%</td>
<td>35%</td>
<td>18%</td>
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### Weighted Average FICO

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<tr>
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<th>CY19</th>
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<td>720</td>
<td>726</td>
<td>734</td>
<td>735</td>
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</table>

### Weighted Average Original Term

<table>
<thead>
<tr>
<th></th>
<th>CY15</th>
<th>CY16</th>
<th>CY17</th>
<th>CY18</th>
<th>CY19</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>66</td>
<td>69</td>
<td>68</td>
<td>69</td>
<td></td>
</tr>
</tbody>
</table>

### New vs Used

<table>
<thead>
<tr>
<th></th>
<th>CY15</th>
<th>CY16</th>
<th>CY17</th>
<th>CY18</th>
<th>CY19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Used</td>
<td>25%</td>
<td>26%</td>
<td>23%</td>
<td>23%</td>
<td>28%</td>
</tr>
<tr>
<td>New</td>
<td>75%</td>
<td>74%</td>
<td>77%</td>
<td>77%</td>
<td>72%</td>
</tr>
</tbody>
</table>

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

Source: Company Reports as of June 30, 2019
ABS Deal Characteristics

**Average FICO**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>FICO</td>
<td>748</td>
<td>755</td>
<td>761</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Average Principal Balance**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance</td>
<td>$12,659</td>
<td></td>
<td></td>
<td></td>
<td>$18,639</td>
</tr>
</tbody>
</table>

**Original and Rem Term (months)**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Term</td>
<td>62</td>
<td>62</td>
<td>62</td>
<td>66</td>
<td>66</td>
</tr>
<tr>
<td>Remaining Term</td>
<td>40</td>
<td>41</td>
<td>46</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Seasoning</td>
<td>22</td>
<td>16</td>
<td>16</td>
<td>16</td>
<td>16</td>
</tr>
</tbody>
</table>

**Receivables by Vehicle Type (%)**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sedans and Vans</td>
<td>41%</td>
<td>41%</td>
<td>59%</td>
<td>59%</td>
<td>55%</td>
</tr>
<tr>
<td>Trucks and SUVs</td>
<td>59%</td>
<td>41%</td>
<td>45%</td>
<td>45%</td>
<td>45%</td>
</tr>
</tbody>
</table>

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

**Source:** Company Reports as of June 30, 2019
TAOT Cumulative Net Losses


2013, 2014, 2015 Series

2016 and 2017 Series

2018 and 2019 Series

Source: Company Reports as of July 15, 2019 payment date
Appendix
# TMC Consolidated Financials Summary

## Consolidated Income Statement

<table>
<thead>
<tr>
<th></th>
<th>Fiscal Year Ended March 31,</th>
<th>Three Months Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2018</td>
<td>2019</td>
</tr>
<tr>
<td>Net Revenues</td>
<td>29,379.5</td>
<td>30,225.6</td>
</tr>
<tr>
<td>Operating Income</td>
<td>2,399.8</td>
<td>2,467.5</td>
</tr>
<tr>
<td>Net Income</td>
<td>2,493.9</td>
<td>1,882.8</td>
</tr>
</tbody>
</table>

## Consolidated Balance Sheet

<table>
<thead>
<tr>
<th></th>
<th>Fiscal Year Ended March 31,</th>
<th>Three Months Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2018</td>
<td>2019</td>
</tr>
<tr>
<td>Current assets</td>
<td>18,152.6</td>
<td>18,879.2</td>
</tr>
<tr>
<td>Noncurrent finance receivables, net</td>
<td>9,481.6</td>
<td>10,281.1</td>
</tr>
<tr>
<td>Investment &amp; other assets</td>
<td>12,406.3</td>
<td>12,091.1</td>
</tr>
<tr>
<td>Property, plant &amp; equipment, net</td>
<td>10,267.6</td>
<td>10,685.4</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>50,308.2</strong></td>
<td><strong>51,936.9</strong></td>
</tr>
<tr>
<td>Liabilities</td>
<td>30,386.1</td>
<td>31,371.7</td>
</tr>
<tr>
<td>Shareholders' equity</td>
<td>19,922.0</td>
<td>20,565.2</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Shareholders' Equity</strong></td>
<td><strong>50,308.2</strong></td>
<td><strong>51,936.9</strong></td>
</tr>
</tbody>
</table>

*Numbers may not sum to total due to rounding.*

*Source: TMC FY2019 Financial Summary; FY2020 Q1 Financial Summary*
# TMCC Financial Performance Summary

## Consolidated Income Statement

<table>
<thead>
<tr>
<th>(USD millions)</th>
<th>Fiscal Year Ended March 31,</th>
<th>Three Months Ended</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2018</td>
<td>2019</td>
<td>June 30, 2019</td>
</tr>
<tr>
<td>Total Financing Revenues</td>
<td>10,717</td>
<td>11,640</td>
<td>2,963</td>
</tr>
<tr>
<td>less: Interest Expense and Depreciation</td>
<td>8,892</td>
<td>9,656</td>
<td>2,322</td>
</tr>
<tr>
<td>add: Other Income</td>
<td>1,139</td>
<td>1,196</td>
<td>347</td>
</tr>
<tr>
<td>Net Financing Revenues</td>
<td>2,964</td>
<td>3,180</td>
<td>988</td>
</tr>
<tr>
<td>Net Income</td>
<td>3,410</td>
<td>795</td>
<td>359</td>
</tr>
</tbody>
</table>

## Credit Performance

<table>
<thead>
<tr>
<th></th>
<th>March 31,</th>
<th>Three Months Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2018</td>
<td>2019</td>
</tr>
<tr>
<td>Over 60 Days Delinquent (1)</td>
<td>0.30%</td>
<td>0.31%</td>
</tr>
<tr>
<td>Allowance for Credit Losses (1)(2)</td>
<td>0.55%</td>
<td>0.55%</td>
</tr>
<tr>
<td>Net Credit Losses (1)</td>
<td>0.39%</td>
<td>0.34%</td>
</tr>
</tbody>
</table>

(1) Percentage of gross earning assets
(2) The quotient of allowance for credit losses divided by the sum of gross finance receivables (finance receivables before allowance for credit losses) plus gross investments in operating leases (investments in operating leases before allowance for credit losses)

Source: March 31, 2019 10-K & June 30, 2019 10-Q
Credit Support Agreements

**TFSC Credit Support Agreement**
Securities\(^{(1)}\) issued by TMCC (and various other TFSC subsidiaries) have the benefit of a credit support agreement with TFSC

- TFSC will own 100% of TMCC
- TFSC will cause TMCC to maintain a tangible net worth of at least $100,000 as long as covered securities are outstanding
- If TMCC determines it will be unable to meet its payment obligations on any securities, TFSC will make sufficient funds available to TMCC to ensure that all such payment obligations are paid as due
- Agreement cannot be terminated until (1) repayment of all outstanding securities or (2) each rating agency requested by Toyota to provide a rating has confirmed no change in rating of all such securities

**TMC Credit Support Agreement**
TFSC in turn has the benefit of a credit support agreement with TMC

- Same key features as TFSC/TMCC credit support agreement
- TMC will cause TFSC to maintain a tangible net worth of at least JPY10mm as long as covered securities are outstanding

**TFSC’s and/or TMC’s credit support obligations will rank pari passu with all other senior unsecured debt obligations**

\(^{(1)}\) “Securities” defined as outstanding bonds, debentures, notes and other investment securities and commercial paper, but does not include asset-backed securities issued by TMCC’s securitization trusts.
## TMCC Retail Auto Loan Originations

### Original Summary Characteristics by Vintage Origination Year:

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Pool Assets</td>
<td>925,631</td>
<td>883,424</td>
<td>882,329</td>
<td>847,020</td>
<td>442,650</td>
</tr>
<tr>
<td>Average Initial Loan Balance</td>
<td>$26,169</td>
<td>$27,104</td>
<td>$27,993</td>
<td>$28,697</td>
<td>$28,857</td>
</tr>
<tr>
<td>Weighted Average Interest Rate</td>
<td>3.35%</td>
<td>3.24%</td>
<td>3.22%</td>
<td>4.09%</td>
<td>5.14%</td>
</tr>
<tr>
<td>Weighted Average Original Term</td>
<td>65 Months</td>
<td>66 Months</td>
<td>69 Months</td>
<td>68 Months</td>
<td>69 Months</td>
</tr>
<tr>
<td>Weighted Average FICO</td>
<td>720</td>
<td>726</td>
<td>734</td>
<td>735</td>
<td>739</td>
</tr>
<tr>
<td>Minimum FICO</td>
<td>383</td>
<td>383</td>
<td>383</td>
<td>395</td>
<td>391</td>
</tr>
<tr>
<td>Maximum FICO</td>
<td>886</td>
<td>900</td>
<td>900</td>
<td>900</td>
<td>900</td>
</tr>
</tbody>
</table>

Geographic Distribution of Receivables representing the 5 states with the greatest aggregate original principal balance:

<table>
<thead>
<tr>
<th>State</th>
<th>CA - 21.3%</th>
<th>CA - 21.4%</th>
<th>CA - 23.3%</th>
<th>CA - 23.5%</th>
<th>CA - 21.6%</th>
</tr>
</thead>
<tbody>
<tr>
<td>State 2</td>
<td>TX - 15.7%</td>
<td>TX - 15.5%</td>
<td>TX - 14.4%</td>
<td>TX - 15.0%</td>
<td>TX - 15.8%</td>
</tr>
<tr>
<td>State 3</td>
<td>NY - 4.9%</td>
<td>NY - 4.8%</td>
<td>NY - 4.2%</td>
<td>IL - 4.0%</td>
<td>VA - 4.2%</td>
</tr>
<tr>
<td>State 4</td>
<td>NJ - 3.8%</td>
<td>NJ - 4.0%</td>
<td>PA - 3.8%</td>
<td>PA - 3.7%</td>
<td>IL - 3.9%</td>
</tr>
<tr>
<td>State 5</td>
<td>IL - 3.8%</td>
<td>IL - 3.8%</td>
<td>NJ - 3.7%</td>
<td>NY - 3.7%</td>
<td>NY - 3.8%</td>
</tr>
</tbody>
</table>

Distribution of Receivables by Contract Rate: (1)

<table>
<thead>
<tr>
<th>Rate Range</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2.0%</td>
<td>46.2%</td>
<td>46.0%</td>
<td>42.4%</td>
<td>34.9%</td>
<td>17.8%</td>
</tr>
<tr>
<td>2.0% - 3.99%</td>
<td>19.9%</td>
<td>23.7%</td>
<td>25.3%</td>
<td>19.7%</td>
<td>20.0%</td>
</tr>
<tr>
<td>4.0% - 5.99%</td>
<td>14.0%</td>
<td>13.6%</td>
<td>17.0%</td>
<td>21.1%</td>
<td>30.3%</td>
</tr>
<tr>
<td>6.0% - 7.99%</td>
<td>8.7%</td>
<td>7.6%</td>
<td>6.7%</td>
<td>12.6%</td>
<td>17.0%</td>
</tr>
<tr>
<td>8.0% - 9.99%</td>
<td>4.9%</td>
<td>4.2%</td>
<td>3.7%</td>
<td>5.1%</td>
<td>6.7%</td>
</tr>
<tr>
<td>10.0% - 11.99%</td>
<td>2.7%</td>
<td>2.3%</td>
<td>2.2%</td>
<td>2.6%</td>
<td>3.0%</td>
</tr>
<tr>
<td>12.0% - 13.99%</td>
<td>1.4%</td>
<td>1.2%</td>
<td>1.2%</td>
<td>1.5%</td>
<td>1.9%</td>
</tr>
<tr>
<td>14.0% - 15.99%</td>
<td>0.9%</td>
<td>0.7%</td>
<td>0.7%</td>
<td>0.9%</td>
<td>1.1%</td>
</tr>
<tr>
<td>16.0% and greater</td>
<td>1.2%</td>
<td>0.7%</td>
<td>0.8%</td>
<td>1.6%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Share of Original Assets:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Non-Toyota/Non-Lexus</td>
<td>4.0%</td>
<td>3.3%</td>
<td>3.0%</td>
<td>3.3%</td>
<td>3.3%</td>
</tr>
<tr>
<td>Percentage of 75+ Month Term</td>
<td>13.2%</td>
<td>13.4%</td>
<td>15.2%</td>
<td>15.4%</td>
<td>21.8%</td>
</tr>
<tr>
<td>Percentage of Used Vehicles</td>
<td>24.6%</td>
<td>25.7%</td>
<td>23.0%</td>
<td>23.0%</td>
<td>27.7%</td>
</tr>
</tbody>
</table>

---

(1) Percentages may not add to 100.0% due to rounding.

Source: Company Reports as of June 30, 2019
**Managed Portfolio Performance**

**TMCC Retail Loan Delinquency Experience**\(^{(1)}\)

<table>
<thead>
<tr>
<th></th>
<th>At June 30,</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Outstanding Contracts(^{(2)})</td>
<td>3,111,552</td>
<td>3,148,130</td>
<td>3,097,464</td>
<td>3,158,375</td>
<td>3,181,143</td>
<td>3,163,189</td>
<td>3,209,872</td>
</tr>
<tr>
<td>Number of Accounts Past Due in the following categories</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 - 59 days</td>
<td>39,548</td>
<td>38,361</td>
<td>38,498</td>
<td>37,044</td>
<td>36,396</td>
<td>35,795</td>
<td>31,130</td>
</tr>
<tr>
<td>60 - 89 days</td>
<td>11,254</td>
<td>11,138</td>
<td>9,576</td>
<td>9,464</td>
<td>8,018</td>
<td>7,822</td>
<td>6,569</td>
</tr>
<tr>
<td>Over 89 days</td>
<td>7,474</td>
<td>7,707</td>
<td>8,240</td>
<td>8,063</td>
<td>7,633</td>
<td>6,776</td>
<td>5,616</td>
</tr>
</tbody>
</table>

**Delinquencies as a Percentage of Contracts Outstanding**\(^{(3)}\)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>30 - 59 days</td>
<td>1.27%</td>
<td>1.22%</td>
<td>1.24%</td>
<td>1.17%</td>
<td>1.14%</td>
<td>1.13%</td>
<td>0.97%</td>
</tr>
<tr>
<td>60 - 89 days</td>
<td>0.36%</td>
<td>0.35%</td>
<td>0.31%</td>
<td>0.30%</td>
<td>0.25%</td>
<td>0.25%</td>
<td>0.20%</td>
</tr>
<tr>
<td>Over 89 days</td>
<td>0.24%</td>
<td>0.24%</td>
<td>0.27%</td>
<td>0.26%</td>
<td>0.24%</td>
<td>0.21%</td>
<td>0.17%</td>
</tr>
</tbody>
</table>

\(^{(1)}\) The historical delinquency data reported in this table includes all retail vehicle installment sales contracts purchased by TMCC, excluding those purchased by a subsidiary of TMCC operating in Puerto Rico. Includes contracts that have been sold but are still being serviced by TMCC.

\(^{(2)}\) Number of contracts outstanding at end of period.

\(^{(3)}\) The period of delinquency is based on the number of days payments are contractually past due. A payment is deemed to be past due if less than 90% of such payment is made.

**Source:** Company Reports
## Performance – Retail Loan

### TMCC Managed Portfolio Net Loss and Reposession Experience (dollars in thousands) (1)

<table>
<thead>
<tr>
<th></th>
<th>For the Month Ended</th>
<th>For the Fiscal Years Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal Balance Outstanding</td>
<td>$54,312,841</td>
<td>$53,236,380</td>
</tr>
<tr>
<td>Average Principal Balance Outstanding</td>
<td>$53,774,611</td>
<td>$52,998,211</td>
</tr>
<tr>
<td>Number of Contracts Outstanding</td>
<td>$3,111,552</td>
<td>$3,097,464</td>
</tr>
<tr>
<td>Average Number of Contracts Outstanding</td>
<td>$3,104,508</td>
<td>3127,920</td>
</tr>
<tr>
<td>Number of Repossessions (4)</td>
<td>8,462</td>
<td>35,694</td>
</tr>
<tr>
<td>Number of Repossessions as a Percent of the Number of Contracts Outstanding</td>
<td>1.09% (7)</td>
<td>1.15%</td>
</tr>
<tr>
<td>Number of Repossessions as a Percent of the Average Number of Contracts Outstanding</td>
<td>1.09% (7)</td>
<td>1.14%</td>
</tr>
<tr>
<td>Gross Charge-Offs (5)(8)</td>
<td>$70,841</td>
<td>$323,962</td>
</tr>
<tr>
<td>Recoveries (6)</td>
<td>$13,873</td>
<td>$48,871</td>
</tr>
<tr>
<td>Net Losses</td>
<td>$56,968</td>
<td>$275,091</td>
</tr>
<tr>
<td>Net Losses as a Percentage of Principal Balance Outstanding</td>
<td>0.42% (7)</td>
<td>0.52%</td>
</tr>
<tr>
<td>Net Losses as a Percentage of Average Principal Balance Outstanding</td>
<td>0.42% (7)</td>
<td>0.45% (7)</td>
</tr>
</tbody>
</table>

(1) The net loss and repossession data reported in this table includes all retail installment sales contracts purchased by TMCC, excluding those purchased by a subsidiary of TMCC operating in Puerto Rico. Includes contracts that have been sold but are still being serviced by TMCC.
(2) Principal Balance Outstanding includes payoff amount for simple interest contracts and net principal amount for actuarial contracts. Actuarial contracts do not comprise any of the Receivables.
(3) Average of the principal balance or number of contracts outstanding as of the beginning and end of the indicated periods.
(4) Includes bankruptcy-related repossessions but excludes bankruptcies.
(5) Amount charged-off is the net remaining principal balance, including earned but not yet received finance charges, repossession expenses and unpaid extension fees, less any proceeds from the liquidation of the related vehicle. Also includes dealer reserve charge-offs.
(6) Includes all recoveries from post-disposition monies received on previously charged-off contracts including any proceeds from the liquidation of the related vehicle after the related charge-off. Also includes recoveries for dealer reserve charge-offs and chargebacks.

**Source:** Company Reports
### Original Summary Characteristics by Prior Securitization:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Pool Assets</td>
<td>94,829</td>
<td>109,467</td>
<td>73,125</td>
<td>101,380</td>
<td>101,380</td>
<td>102,324</td>
</tr>
<tr>
<td>Original Pool Balance</td>
<td>$1,767,851,358.52</td>
<td>$2,101,423,565.52</td>
<td>$1,390,010,109.85</td>
<td>$1,930,929,363.46</td>
<td>$1,930,929,363.46</td>
<td>$1,907,216,811.97</td>
</tr>
<tr>
<td>Average Principal Balance</td>
<td>$18,642.52</td>
<td>$19,196.87</td>
<td>$19,008.69</td>
<td>$19,046.45</td>
<td>$19,046.45</td>
<td>$18,639.00</td>
</tr>
<tr>
<td>Weighted Average Interest Rate</td>
<td>2.15%</td>
<td>2.14%</td>
<td>2.13%</td>
<td>2.32%</td>
<td>2.32%</td>
<td>2.56%</td>
</tr>
<tr>
<td>Weighted Average Original Term</td>
<td>66</td>
<td>66</td>
<td>66</td>
<td>66</td>
<td>66</td>
<td>66</td>
</tr>
<tr>
<td>Weighted Average Remaining Term</td>
<td>51</td>
<td>52</td>
<td>51</td>
<td>51</td>
<td>51</td>
<td>50</td>
</tr>
<tr>
<td>Weighted Average FICO</td>
<td>761</td>
<td>761</td>
<td>762</td>
<td>762</td>
<td>762</td>
<td>761</td>
</tr>
<tr>
<td>Minimum FICO</td>
<td>620</td>
<td>620</td>
<td>620</td>
<td>620</td>
<td>620</td>
<td>620</td>
</tr>
<tr>
<td>Maximum FICO</td>
<td>900</td>
<td>900</td>
<td>900</td>
<td>900</td>
<td>900</td>
<td>900</td>
</tr>
</tbody>
</table>

#### Geographic Distribution of Receivables representing the 5 states with the greatest aggregate original principal balance:

<table>
<thead>
<tr>
<th>State 1</th>
<th>CA - 24.5%</th>
<th>CA - 24.7%</th>
<th>CA - 23.5%</th>
<th>CA - 23.9%</th>
<th>CA - 23.9%</th>
<th>CA - 24.7%</th>
</tr>
</thead>
<tbody>
<tr>
<td>State 2</td>
<td>TX - 14.7%</td>
<td>TX - 15.7%</td>
<td>TX - 15.4%</td>
<td>TX - 15.3%</td>
<td>TX - 15.3%</td>
<td>TX - 14.6%</td>
</tr>
<tr>
<td>State 3</td>
<td>IL - 4.6%</td>
<td>IL - 4.4%</td>
<td>IL - 4.3%</td>
<td>IL - 4.6%</td>
<td>IL - 4.6%</td>
<td>IL - 4.7%</td>
</tr>
<tr>
<td>State 4</td>
<td>PA - 4.3%</td>
<td>PA - 4.2%</td>
<td>PA - 4.1%</td>
<td>PA - 4.0%</td>
<td>PA - 4.0%</td>
<td>PA - 4.0%</td>
</tr>
<tr>
<td>State 5</td>
<td>NJ - 4.0%</td>
<td>NJ - 3.8%</td>
<td>VA - 3.8%</td>
<td>VA - 3.8%</td>
<td>VA - 3.8%</td>
<td>VA - 3.7%</td>
</tr>
</tbody>
</table>

#### Distribution of Receivables by Contract Rate:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2.0%</td>
<td>57.27%</td>
<td>58.86%</td>
<td>60.89%</td>
<td>57.41%</td>
<td>57.41%</td>
<td>52.99%</td>
</tr>
<tr>
<td>2.0% - 3.99%</td>
<td>26.44%</td>
<td>24.84%</td>
<td>23.29%</td>
<td>24.22%</td>
<td>24.22%</td>
<td>25.69%</td>
</tr>
<tr>
<td>4.0% - 5.99%</td>
<td>10.46%</td>
<td>10.68%</td>
<td>10.31%</td>
<td>11.70%</td>
<td>11.70%</td>
<td>13.35%</td>
</tr>
<tr>
<td>6.0% - 7.99%</td>
<td>3.17%</td>
<td>3.09%</td>
<td>3.06%</td>
<td>3.84%</td>
<td>3.84%</td>
<td>4.67%</td>
</tr>
<tr>
<td>8.0% - 9.99%</td>
<td>1.67%</td>
<td>1.55%</td>
<td>1.43%</td>
<td>1.67%</td>
<td>1.67%</td>
<td>1.88%</td>
</tr>
<tr>
<td>10.0% - 11.99%</td>
<td>0.76%</td>
<td>0.74%</td>
<td>0.73%</td>
<td>0.77%</td>
<td>0.77%</td>
<td>0.96%</td>
</tr>
<tr>
<td>12.0% - 13.99%</td>
<td>0.21%</td>
<td>0.21%</td>
<td>0.23%</td>
<td>0.30%</td>
<td>0.30%</td>
<td>0.32%</td>
</tr>
<tr>
<td>14.0% - 15.99%</td>
<td>0.02%</td>
<td>0.03%</td>
<td>0.05%</td>
<td>0.05%</td>
<td>0.05%</td>
<td>0.11%</td>
</tr>
<tr>
<td>16.0% and greater</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.02%</td>
</tr>
<tr>
<td>Total</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

#### Distribution of Receivables by Vehicle Type:

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Passenger Cars</td>
<td>42.06%</td>
<td>41.45%</td>
<td>40.79%</td>
<td>40.19%</td>
<td>40.19%</td>
<td>39.10%</td>
</tr>
<tr>
<td>Minivans</td>
<td>6.44%</td>
<td>6.34%</td>
<td>5.88%</td>
<td>5.79%</td>
<td>5.79%</td>
<td>5.55%</td>
</tr>
<tr>
<td>Light Duty Trucks</td>
<td>12.64%</td>
<td>13.38%</td>
<td>14.82%</td>
<td>16.00%</td>
<td>16.00%</td>
<td>16.57%</td>
</tr>
<tr>
<td>SUVs</td>
<td>38.86%</td>
<td>38.84%</td>
<td>38.50%</td>
<td>38.03%</td>
<td>38.03%</td>
<td>38.78%</td>
</tr>
<tr>
<td>Total</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

#### Distribution of Receivables by Make:

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Toyota and Scion</td>
<td>87.20%</td>
<td>87.72%</td>
<td>88.92%</td>
<td>89.45%</td>
<td>89.45%</td>
<td>89.02%</td>
</tr>
<tr>
<td>Lexus</td>
<td>12.80%</td>
<td>12.28%</td>
<td>11.08%</td>
<td>10.55%</td>
<td>10.55%</td>
<td>10.98%</td>
</tr>
<tr>
<td>Total</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

#### Share of Original Assets:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with Original Scheduled Payments &gt; 60 months</td>
<td>54.10%</td>
<td>56.39%</td>
<td>56.17%</td>
<td>55.51%</td>
<td>55.51%</td>
<td>55.07%</td>
</tr>
<tr>
<td>Percentage of Used Vehicles</td>
<td>19.98%</td>
<td>19.14%</td>
<td>17.97%</td>
<td>17.64%</td>
<td>17.64%</td>
<td>18.24%</td>
</tr>
</tbody>
</table>

(1) Percentages may not add to 100.00% due to rounding

Source: Company Reports