

Presentation Materials for Investors

June 2019

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

TOYOTA

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

AUTOMOTIVE Design, Manufacturing, Distribution TOYOTA DAIHATSU TRUCKS



Consumer Financing

Dealer Support & Financing

Banking

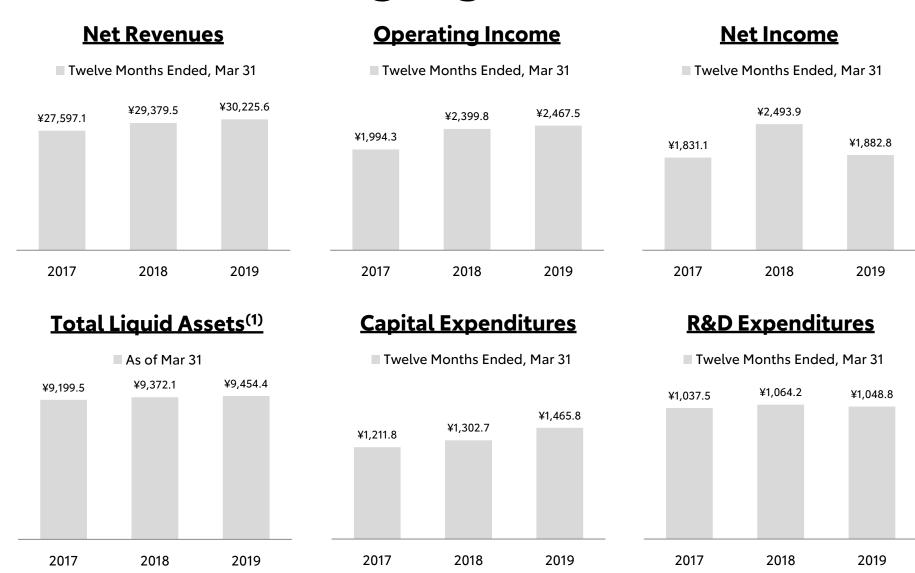
Securities Services

Ancillary Products & Services

OTHER BUSINESSES

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

TMC Financial Highlights



¥ in billions

⁽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

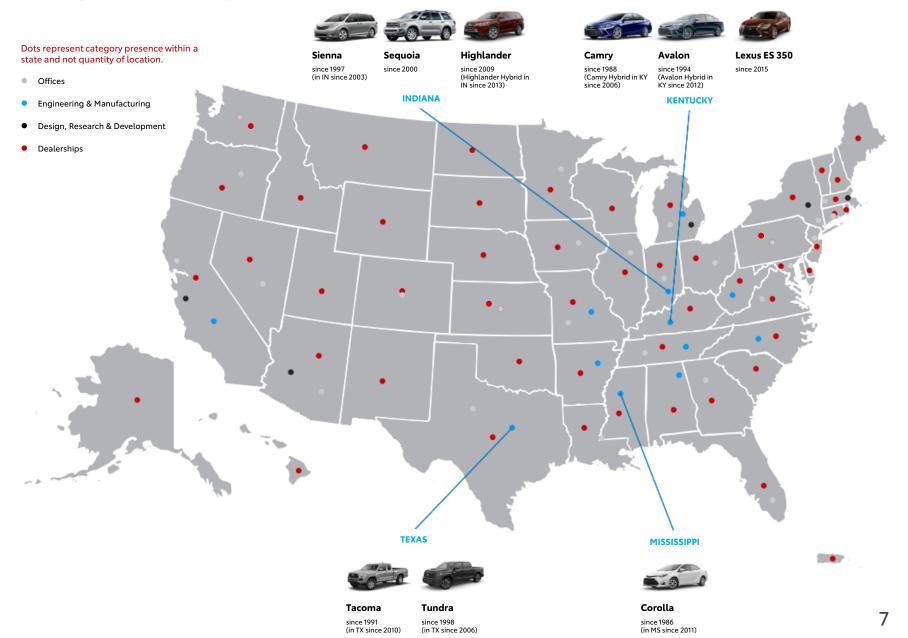
Toyota USA Operations By The Numbers

Toyota has I	Toyota By The Numbers ¹ 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.			Our History				
	Showcase of our con	illinument to the 0.3.		•	1957	Toyota Motor Sales, U.S.A established		
33	2,426,672	1,241,615	\$32.6B	•	1972	Manufacturing operations begin in U.S.		
YEARS MANUFACTURING ² IN THE U.S.	2018 VEHICLES SOLD IN THE U.S.	2018 VEHICLES PRODUCED IN THE U.S. ²	PARTS AND MATERIALS PURCHASED ³	•	1973	Calty Design Research established		
				•	1977	Toyota Technical Center, U.S.A. incorporated		
	OVER		NEARLY	•	1986	Toyota breaks ground in Georgetown, KY. The future home of TMMK, Toyota's first wholly-owned vehicle manufacturing plant in the U.S.		
\$27.3B	179,000	10	1,500	1987 Toyota U.S.A. Foundation established				
DIRECT INVESTMENT IN THE U.S. ⁴	PEOPLE WORKING ACROSS THE U.S. ⁵	PLANTS IN THE U.S. AND 14 IN NORTH AMERICA	TOYOTA AND LEXUS DEALERS	•	1993	Arizona Proving Ground established		
				•	1996	North American manufacturing headquarters established		
				•	1997	Five millionth North American vehicle produced		
27.6M	\$30B	OVER \$1M	\$1.05B	•	2000	First hybrid vehicle sold in U.S.		
VEHICLES BUILT IN THE U.S. AND	DEALER INVESTMENT IN	SPENT GLOBALLY EVERY HOUR ON	IN TOTAL U.S. DONATIONS	 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, 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 Collaborative Safety Research Center (CSRC) launched 				
COUNTING ²	THE U.S.6	R&D ⁷	DONATIONS	first wholly-owned vehicle manufacturing plant in the 1987 Toyota U.S.A. Foundation established 1993 Arizona Proving Ground established 1996 North American manufacturing headquarters establi 1997 Five millionth North American vehicle produced 2000 First hybrid vehicle sold in U.S. 2002 Ten millionth North American vehicle produced Hybrid production begins in U.S. 2008 One millionth Prius sold globally		Hybrid production begins in U.S.		
				•	2008	One millionth Prius sold globally		
NEARLY	45	10	470 400	•	2010	Toyota North American Center for Quality Excellence established		
116,000	15	12	470,100	•	2011	Collaborative Safety Research Center (CSRC) launched		
U.SBUILT ² TOYOTAS EXPORTED TO 32	HYBRID MODELS IN THE U.S. PLUS THE MIRAI FCV IN	SITES WITH CERTIFIED WILDLIFE HABITAT	JOBS CREATED IN THE U.S. ⁹	•	2012	25 Millionth North American vehicle produced		
COUNTRIES IN 2018	SELECT MARKETS ⁸	CONSERVATION PROGRAMS		•	2015	Toyota breaks ground on its new North American headquarters in Plano, Texas		

1 All data as of December 2018, except where noted. 2 Toyota vehicles and components assembled using U.S. and globally sourced parts. 3 Parts, materials and components (CY2018). Goods and Services (CY 2018). 4 As of March 14, 2019. 5 Based on Toyota data. Includes direct and dealer employees. 6 Includes U.S. (not HI) and Puerto Rico. 7 Global estimate based on FY18 projections of Toyota Motor Corporation. 8 As of CY 2018. 9 Includes direct, dealer and supplier employees and jobs created through their spending.

Source: Toyota USA website

Toyota Operations Across the U.S.



Toyota Motor North America, Inc.

38M

Toyota's vehicle production in North America since 1986 16

Number of advanced technology Toyota and Lexus vehicles on the market in North America 17

Consecutive months of Tacoma sales increases

46M

Corolla vehicles sold globally since introduction in 1966

31

Planned new, redesigned, or refreshed models in the Toyota and Lexus lineups from January 2019 through 2021 \$13B

Planned investment in U.S. manufacturing, R&D, and operations between FY18 and FY22

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 J.D. Power and Associates Vehicle Dependability Survey

Lexus ranked No. 1 overall Toyota ranked No. 2 overall

2018 U.S. News Best Cars for the Money

Toyota Avalon, Toyota Camry, Lexus ES, Lexus RX 350

2018 Consumer Reports

Lexus & Toyota No. 1 and No. 2 brands in brand reliability

2019 IIHS Top Safety Pick+ Awards

3 qualifying Toyota and Lexus models 2 Toyota models Top Safety Pick

2018 Kelley Blue Book Best Overall Luxury Brand and Most Trusted Luxury Brand

Lexus Brand Winner

2018MY NHTSA 5-Star Overall Rating

24 Toyota and Lexus models

2018 Interbrand Best Global Brands

Toyota named world's most valuable automotive brand

2019 Edmunds Buyers Most Wanted

Toyota Highlander, Toyota Tacoma, Lexus ES 350, Lexus RX 350

2018 Kelley Blue Book Best Resale Value

Toyota No. 1 Brand Winner (3 out of top 5 Best Resale Values for 2017)

2018 IIHS Recommended Used Vehicle List for Teens

7 Toyota vehicles

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







Fuel Cell

Mirai / Tri-Gen / Project Portal 2.0

Toyota Financial Services

TFS Group Global Presence

TOYOTA FINANCIAL SERVICES Global Network

AMERICAS

- Argentina
- Brazil
- Canada
- Mexico
- Puerto Rico
- U.S.A.
- Venezuela

EUROPE/AFRICA

- Czech
- Denmark
- Finland
- France
- Germany
- Hungary Ireland

South Africa

Spain

• U.K.

Sweden

- Kazakhstan
- Netherlands
- Norway
- Poland

Italy

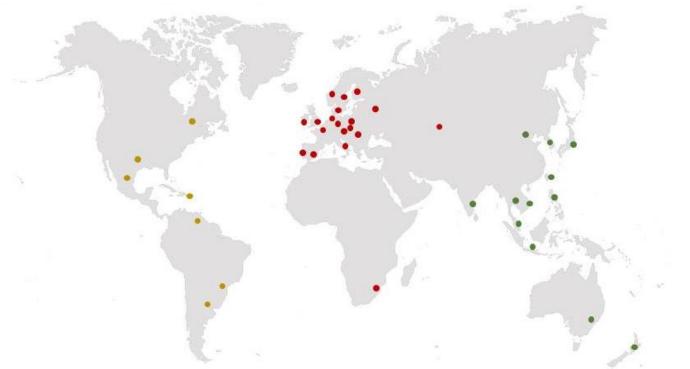
 Portugal Russia

ASIA/PACIFIC Slovakia

- Australia
- China
- India
- Indonesia
- Japan Korea
- New Zealand
 - Philippines
 - Taiwan

Malaysia

- Thailand
- Vietnam



Toyota Motor Credit Corporation (TMCC)

Toyota Motor Corporation (TMC)

Toyota Financial Services Corporation (TFSC)



Toyota Motor Credit Corporation (TMCC)

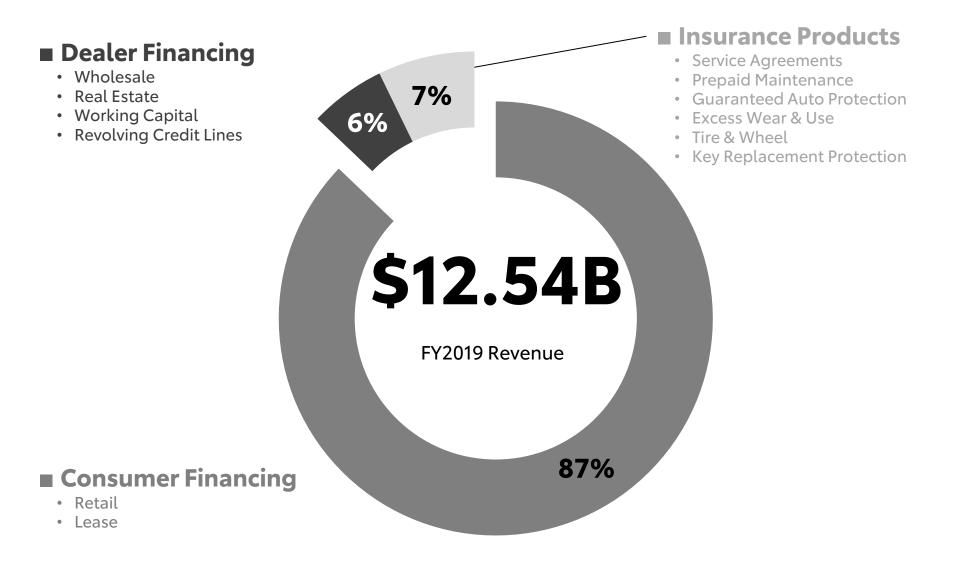
- Over 4.5 million active finance contracts⁽¹⁾
- AA-⁽²⁾/Aa3⁽²⁾ rated captive finance company by S&P/Moody's
- Credit support agreement structure with TFSC/TMC⁽³⁾

⁽¹⁾ As of March 2019. **Source**: Company Reports

⁽²⁾ Outlook stable

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

TMCC Products and Services



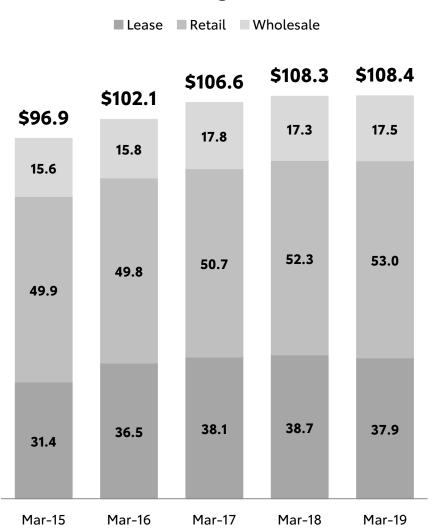
Extensive Field Organization

- Decentralized dealer and field support
- Centralized servicing and collections (circled)

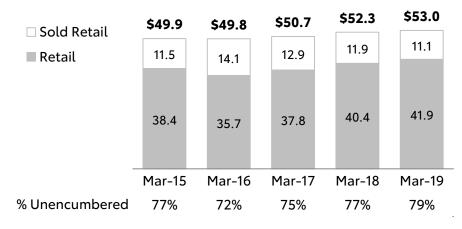


TMCC Earning Asset Composition

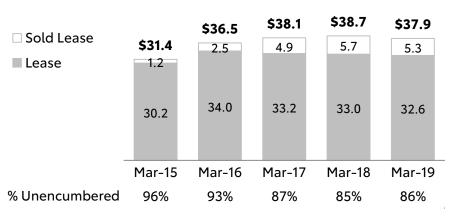
Total Managed Assets



Retail Assets



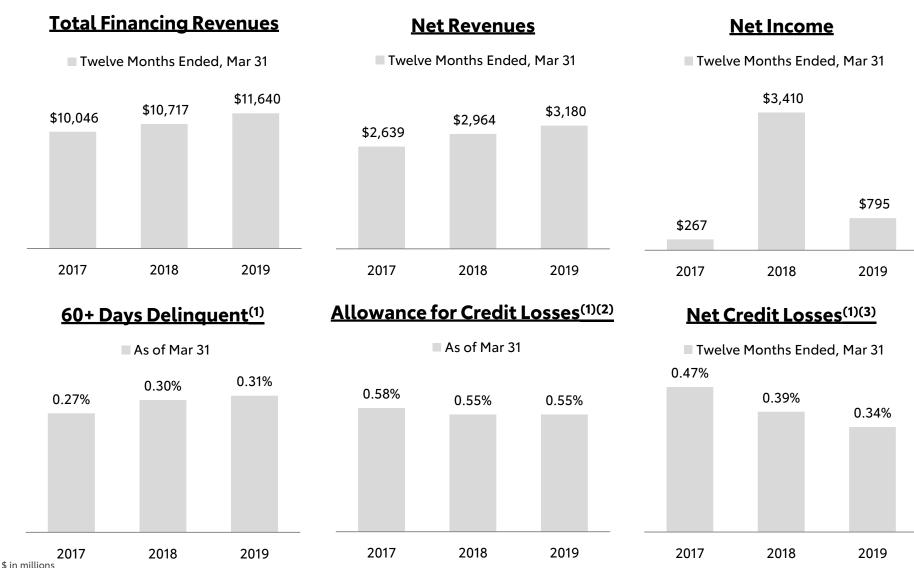
Lease Assets



\$ in billions

Source: TMCC March 31, 2016 10-K, March 31, 2018 10-K, & March 31, 2019 10-K

TMCC Financial Performance



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

(3) Net Credit Losses: results are annualized **Source:** March 31, 2019 10-K

^{(2) &}lt;u>Allowance for Credit Losses</u>: 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)

TMCC Funding Programs

TMCC Funding Program Objectives

Highly Liquid and Well Diversified

P-1 | A-1+

\$20.5B

\$7.8B

Direct Issue Commercial Paper Program Committed Bank Credit Facilities Average Liquidity Portfolio Balance for FY19

\$70B+

EUR NZD JPY

USD

(4)



(4)

Readily Salable Retail Loans and Leases Global Issuance Capacity

AUD

Intercompany Lending
Infrastructure

Investor Focused



Long-Term Perspective



Best-in-Class Execution





Innovative

GREEN BACKED

Diversity and Inclusion











CITI LEBENTHAL SMISCHUR COM

20

Commercial Paper Program Highlights

TMFNL

P – 1 | A – 1 +

Moody's

S&P

Highest Short-Term Ratings

TMCC TFA

TCPR

Five Distinct Programs

\$15.0B | \$5.5B

Multi-Party

Bilateral

Backed by \$20.5B of Committed Bank Credit

\$27.1B

Average Outstanding Balance TMCC and TCPR during FY2019

700+

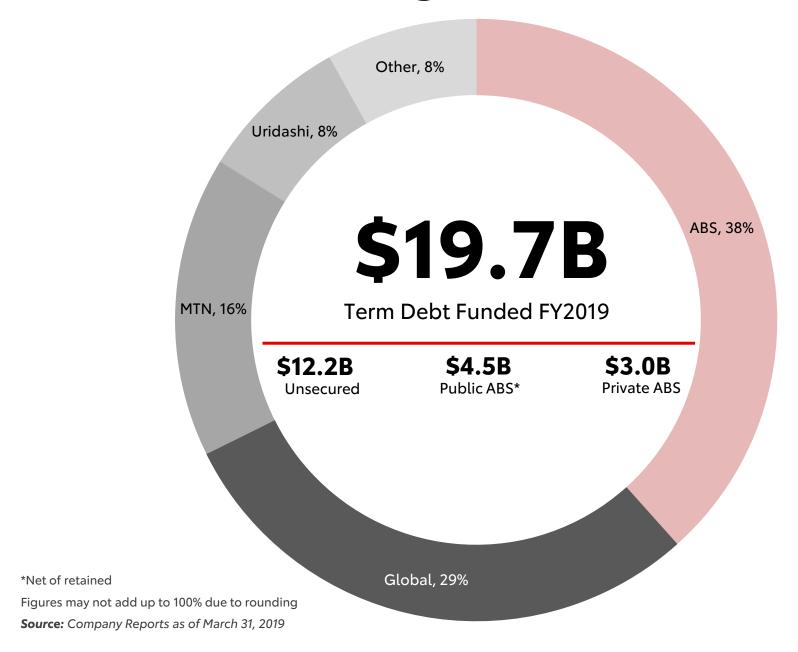
Investors

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

<GO>

Rates Posted Daily on Bloomberg

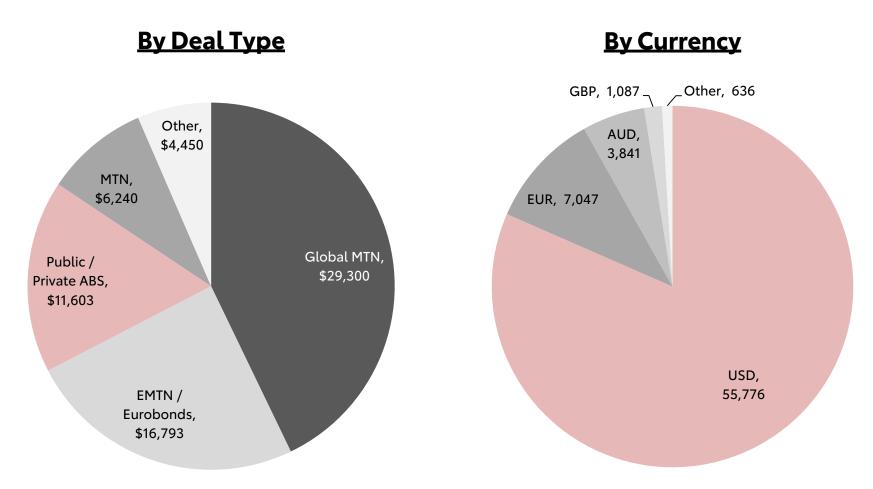
TMCC FY19 Funding Overview



22

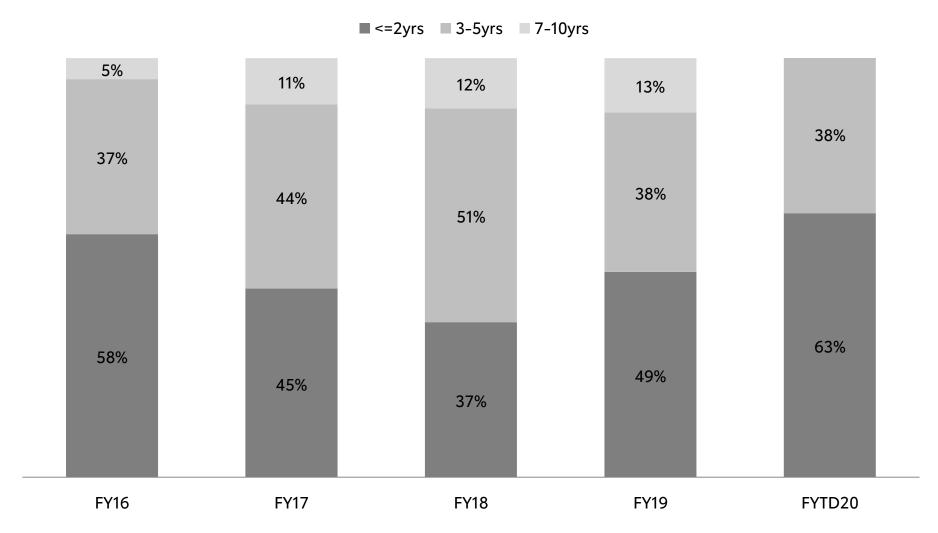
Diversification in Debt Offerings

TMCC Long Term Debt Outstanding



Funding Flexibility And Responsiveness

<u>Diversification Across the USD Curve⁽¹⁾</u>



⁽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 April 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

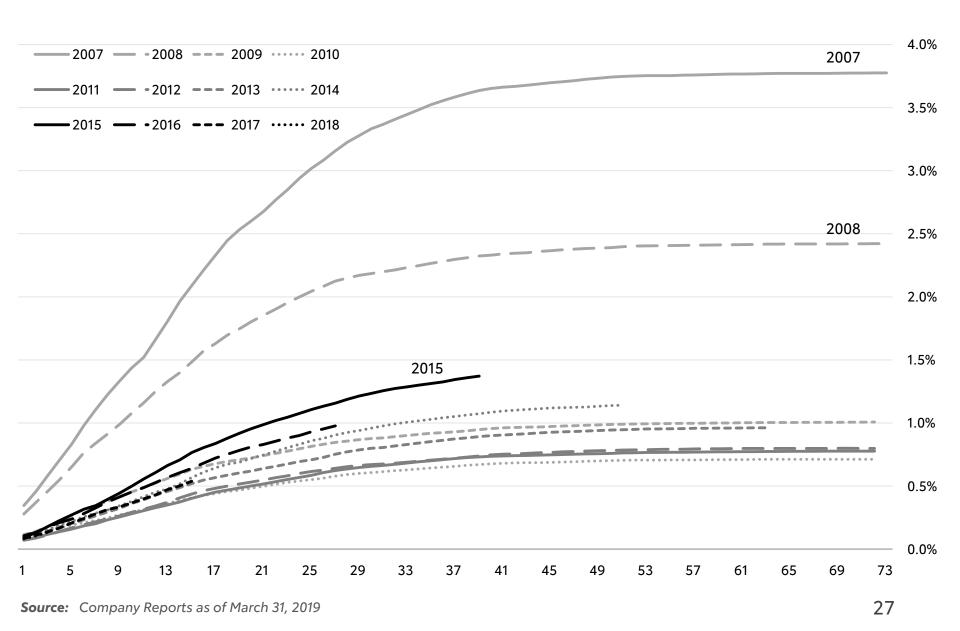
- Key mission is to support Toyota and Lexus brand and vehicle sales
- Continued focus on prime originations
- Proprietary credit scores that leverage TMCC's extensive origination history
 - Regular statistical validations of predictive power

Servicing Optimization

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

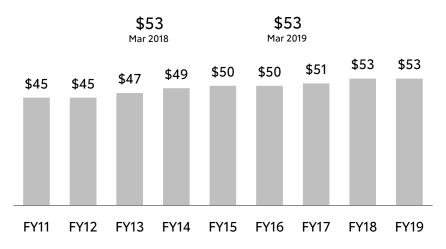
- Emphasis on early intervention
- Reinforcement of strong compliance management system
- Focus on analytics and technology to prioritize high risk accounts and manage loss severities

Cumulative Net Losses by Vintage

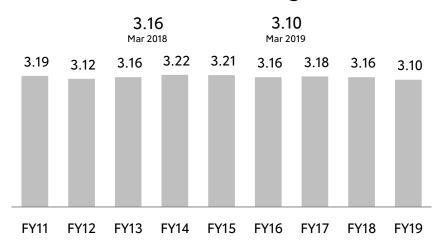


Retail Managed Portfolio Performance

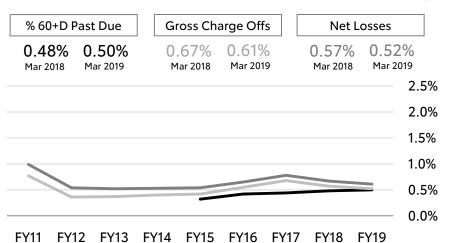
Receivables Principal Balance (\$B)



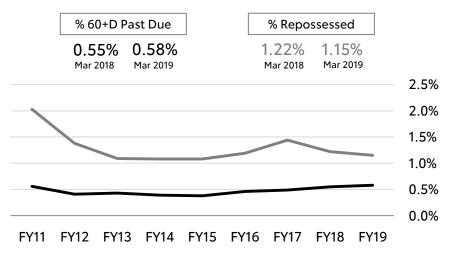
Contracts Outstanding (#M)



Performance by Principal Balance Outstanding



Performance by Contracts Outstanding



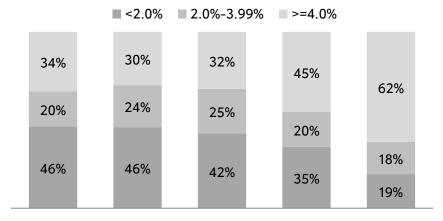
Source: Company Reports as of March 31, 2019

Origination Characteristics

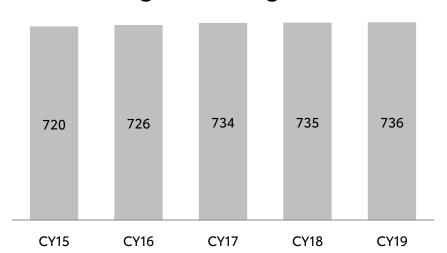
CY18

CY19

APR Distribution*

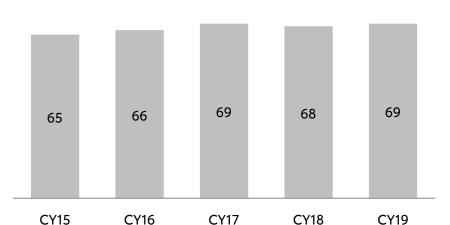


Weighted Average FICO

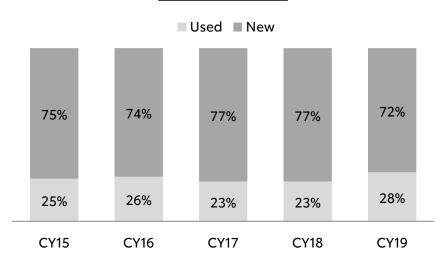


Weighted Average Original Term

CY17



New vs Used



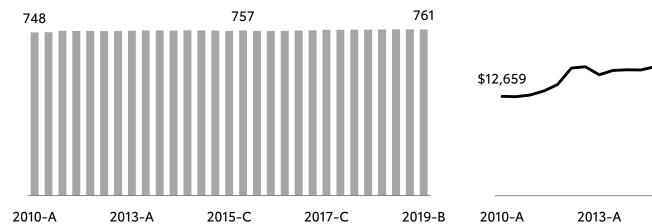
CY16

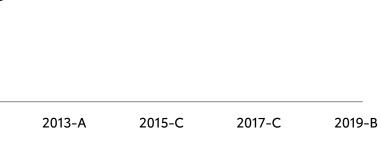
CY15

ABS Deal Characteristics



Average Principal Balance

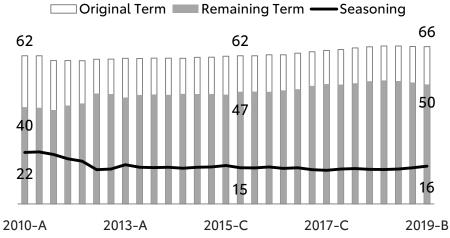


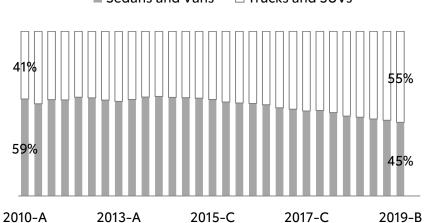


Original and Rem Term (months)

Receivables by Vehicle Type (%)*





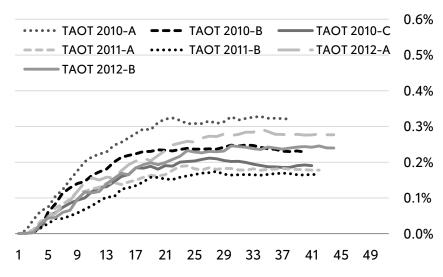


\$18,639

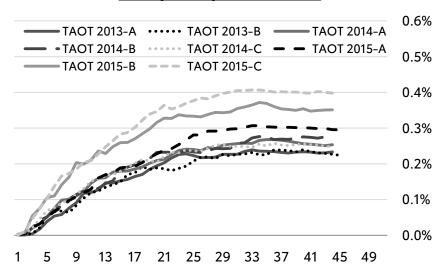
^{*}Percentages may not sum to 100% due to rounding. Source: Company Reports as of April 30, 2019

TAOT Cumulative Net Losses

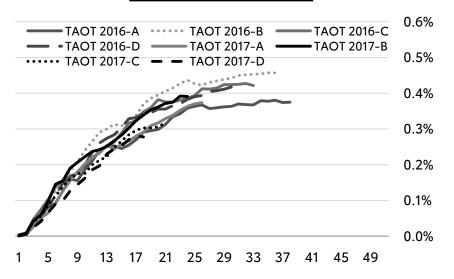
2010, 2011, 2012 Series



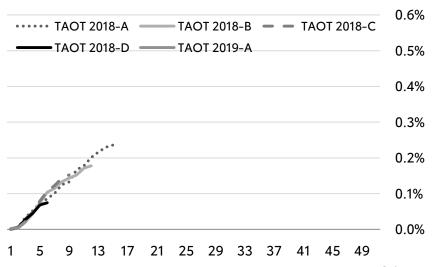
2013, 2014, 2015 Series



2016 and 2017 Series



2018 and 2019 Series



Source: Company Reports as of May 15, 2019 payment date

Appendix

TMC Consolidated Financials Summary

Consolidated Income Statement

	Fiscal Year Ended March 31,					
(JPY billions)	2017	2018	2019			
Net Revenues	27,597.1	29,379.5	30,225.6			
Operating Income	1,994.3	2,399.8	2,467.5			
Net Income	1,831.1	2,493.9	1,882.8			

Consolidated Balance Sheet

	March 31,				
(JPY billions)	2017	2018	2019		
Current assets	17,833.6	18,152.6	18,879.2		
Noncurrent finance receivables, net	9,012.2	9,481.6	10,281.1		
Investment & other assets	11,707.1	12,406.3	12,091.1		
Property, plant & equipment, net	10,197.1	10,267.6	10,685.4		
Total Assets	48,750.1	50,308.2	51,936.9		
Liabilities	30,081.2	30,386.1	31,371.7		
Shareholders' equity	18,668.9	19,922.0	20,565.2		
Total Liabilities & Shareholders' Equity	48,750.1	50,308.2	51,936.9		

TMCC Financial Performance Summary

Consolidated Income Statement

	Fiscal Year Ended March 31,				
(USD millions)	2017	2018	2019		
Total Financing Revenues	10,046	10,717	11,640		
less: Interest Expense and Depreciation	8,607	8,892	9,656		
add: Other Income	1,200	1,139	1,196		
Net Financing Revenues	2,639	2,964	3,180		
Net Income	267	3,410	795		

Credit Performance

	March 31,		
	2017	2018	2019
Over 60 Days Delinquent (1)	0.27%	0.30%	0.31%
Allowance for Credit Losses (1) (2)	0.58%	0.55%	0.55%
Net Credit Losses (1)	0.47%	0.39%	0.34%

Source: March 31, 2019 10-K

⁽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)

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

Origination Profile

TMCC Retail Auto Loan Originations

by Vintage Origination Year:		2016	2017	2018	2019
Number of Pool Assets	925,631	883,424	882.329	847,020	197,769
Driginal Pool Balance	•	\$23,944,624,507	\$24,699,290,739	•	\$5,708,017,718
Average Initial Loan Balance	\$26,169	\$27,104	\$27,993	\$28,697	\$28,862
Veighted Average Interest Rate	3.35%	-	3.22%	•	5.18%
Veighted Average Original Term	65 Months	66 Months	69 Months	68 Months	69 Months
Veighted Average FICO	720	726	734	735	736
1inimum FICO	383	383	383	395	409
1aximum FICO	886	900	900	900	900
Geographic Distribution of Receivables representing the 5					
tates with the greatest aggregate original principal balance:					
State 1	CA - 21.3%	CA - 21.4%	CA - 23.3%	CA - 23.5%	CA - 22.1%
State 2	TX - 15.7%	TX - 15.5%	TX - 14.4%	TX - 15.0%	TX - 16.0%
State 3	NY - 4.9%	NY - 4.8%	NY - 4.2%	IL - 4.0%	VA - 3.9%
State 4	NJ - 3.8%	NJ - 4.0%	PA - 3.8%	PA - 3.7%	IL - 3.8%
State 5	IL - 3.8%	IL - 3.8%	NJ - 3.7%	NY- 3.7%	NY- 3.7%
Distribution of Receivables by Contract Rate: (1)					
Less than 2.0%	46.2%	46.0%	42.4%	34.9%	19.3%
2.0% - 3.99%	19.9%	23.7%	25.3%	19.7%	18.2%
4.0% - 5.99%	14.0%	13.6%	17.0%	21.1%	28.2%
6.0% - 7.99%	8.7%	7.6%	6.7%	12.6%	18.0%
8.0% - 9.99%	4.9%	4.2%	3.7%	5.1%	7.2%
10.0% - 11.99%	2.7%	2.3%	2.2%	2.6%	3.3%
12.0% - 13.99%	1.4%	1.2%	1.2%	1.5%	2.1%
14.0% - 15.99%	0.9%	0.7%	0.7%	0.9%	1.1%
16.0% and greater	1.2%	0.7%	0.8%	1.6%	2.4%
Total	100.00%	100.00%	100.00%	100.00%	100.00%
Share of Original Assets:					
	4.0%	3.3%	3.0%	3.3%	3.4%
Percentage of Non-Toyota/Non-Lexus	13.2%		15.2%		21.7%
Percentage of 75+ Month Term Percentage of Used Vehicles	13.2%		23.0%	23.0%	21.7%

⁽¹⁾ Percentages may not add to 100.0% due to rounding. **Source:** Company Reports as of March 31, 2019

Managed Portfolio Performance

TMCC Retail Loan Delinquency Experience⁽¹⁾

		At March 31,						
	2019	2018	2017	2016	2015			
Outstanding Contracts ⁽²⁾	3,097,464	3,158,375	3,181,143	3,163,189	3,209,872			
Number of Accounts Past Du	ıe							
in the following categories								
30 - 59 days	38,498	37,044	36,396	35,795	31,130			
60 - 89 days	9,576	9,464	8,018	7,822	6,569			
Over 89 days	8,240	8,063	7,633	6,776	5,616			
Delinquencies as a Percentag	ge							
of Contracts Outstanding ⁽³⁾								
30 - 59 days	1.24%	1.17%	1.14%	1.13%	0.97%			
60 - 89 days	0.31%	0.30%	0.25%	0.25%	0.20%			
Over 89 days	0.27%	0.26%	0.24%	0.21%	0.17%			

⁽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.

Source: Company Reports

⁽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.

Performance - Retail Loan

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

		For	the Fiscal Years En	ded	
			March 31,		
	2019	2018	2017	2016	2015
Principal Balance Outstanding ⁽²⁾	\$53,236,380	\$52,760,041	\$50,759,341	\$49,716,914	\$49,645,354
Average Principal Balance Outstanding ⁽³⁾	\$52,998,211	\$51,759,691	\$50,238,127	\$49,681,134	\$49,203,259
Number of Contracts Outstanding Average Number of	3,097,464	3,158,375	3,181,143	3,163,189	3,209,872
Contracts Outstanding ⁽³⁾	3,127,920	3,169,759	3,172,166	3,186,531	3,215,257
Number of Repossessions ⁽⁴⁾	35,694	38,580	45,883	37,741	34,780
Number of Repossessions as a Percent of					
the Number of Contracts Outstanding	1.15%	1.22%	1.44%	1.19%	1.08%
Number of Repossessions as a Percent of					
the Average Number of Contracts					
Outstanding	1.14%	1.22%	1.45%	1.18%	1.08%
Gross Charge-Offs ⁽⁵⁾⁽⁸⁾	\$323,962	\$351,634	\$395,109	\$322,814	\$267,835
Recoveries ⁽⁶⁾	\$48,871	\$49,567	\$49,474	\$47,966	\$59,931
Net Losses	\$275,091	\$302,067	\$345,635	\$274,848	\$207,904
Net Losses as a Percentage of Principal					
Balance Outstanding	0.52%	0.57%	0.68%	0.55%	0.42%
Net Losses as a Percentage of Average					
Principal Balance Outstanding	0.52%	0.58%	0.69%	0.55%	0.42%

⁽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.

⁽⁷⁾ Annualized = [Result] Divide By [Number of Periods] Multiply By [12]

ABS Deal Comparison

Original Summary Characteristics by Prior Securitization:	TAOT 2018-B	TAOT 2018-C	TAOT 2018-D	TAOT 2019-A	TAOT 2019-A	TAOT 2019-B
Number of Pool Assets	94,829	109,467	73,125	101,380	101,380	102,324
Original Pool Balance	\$1,767,851,358.52	\$2,101,423,565.52	\$1,390,010,109.85	\$1,930,929,363.46	\$1,930,929,363.46	\$1,907,216,811.97
Average Principal Balance	\$18,642.52	\$19,196.87	\$19,008.69	\$19,046.45	\$19,046.45	\$18,639.00
Weighted Average Interest Rate	2.15%	2.14%	2.13%	2.32%	2.32%	2.56%
Weighted Average Original Term	66	66	66	66	66	66
Weighted Average Remaining Term	51	52	51	51	51	50
Weighted Average FICO	761	761	762	762	762	761
Minimum FICO	620	620	620	620	620	620
Maximum FICO	900	900	900	900	900	900
Geographic Distribution of Receivables representing the 5 states						
with the greatest aggregate original principal balance:						
State 1	CA - 24.5%	CA - 24.7%	CA - 23.5%	CA - 23.9%	CA - 23.9%	CA - 24.7%
State 2	TX - 14.7%	TX - 15.7%	TX - 15.4%	TX - 15.3%	TX - 15.3%	TX - 14.6%
State 3	IL - 4.6%	IL - 4.4%	IL - 4.3%	IL - 4.6%	IL - 4.6%	IL - 4.7%
State 4	PA - 4.3%	PA - 4.2%	PA - 4.1%	PA - 4.0%	PA - 4.0%	PA - 4.0%
State 5	NJ - 4.0%	NJ - 3.8%	VA - 3.8%	VA - 3.8%	VA - 3.8%	VA - 3.7%
Distribution of Receivables by Contract Rate: (1)						
Less than 2.0%	57.27%	58.86%	60.89%	57.41%	57.41%	52.99%
2.0% - 3.99%	26.44%	24.84%	23.29%	24.22%	24.22%	25.69%
4.0% - 5.99%	10.46%	10.68%	10.31%	11.70%	11.70%	13.35%
6.0% - 7.99%	3.17%	3.09%	3.06%	3.84%	3.84%	4.67%
8.0% - 9.99%	1.67%	1.55%	1.43%	1.67%	1.67%	1.88%
10.0% - 11.99%	0.76%	0.74%	0.73%	0.77%	0.77%	0.96%
12.0% - 13.99%	0.21%	0.21%	0.23%	0.30%	0.30%	0.32%
14.0% - 15.99%	0.02%	0.03%	0.05%	0.05%	0.05%	0.11%
16.0% and greater	0.01%	0.00%	0.01%	0.01%	0.01%	0.02%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Distribution of Receivables by Vehicle Type: (1)						
Passenger Cars	42.06%	41.45%	40.79%	40.19%	40.19%	39.10%
Minivans	6.44%	6.34%	5.88%	5.79%	5.79%	5.55%
Light Duty Trucks	12.64%	13.38%	14.82%	16.00%	16.00%	16.57%
SUVs	38.86%	38.84%	38.50%	38.03%	38.03%	38.78%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Distribution of Receivables by Make: (1)						
Toyota and Scion	87.20%	87.72%	88.92%	89.45%	89.45%	89.02%
Lexus	12.80%	12.28%	11.08%	10.55%	10.55%	10.98%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Share of Original Assets:						
Percentage with Original Scheduled Payments > 60 months	54.10%	56.39%	56.17%	55.51%	55.51%	55.07%
Percentage of Used Vehicles	19.98%	19.14%	17.97%	17.64%	17.64%	18.24%

⁽¹⁾ Percentages may not add to 100.00% due to rounding **Source:** Company Reports

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