

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**FORM 8-K**

CURRENT REPORT  
Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported):

**March 1, 2013**

**TOYOTA MOTOR CREDIT CORPORATION**

(Exact name of registrant as specified in its charter)

**California**

**1-9961**

**95-3775816**

(State or other jurisdiction of  
incorporation)

(Commission  
File Number)

(IRS Employer Identification No.)

**19001 S. Western Avenue  
Torrance, California**

**90501**

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: (310) 468-1310

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure.**

Toyota Motor Credit Corporation has prepared materials for investors and other business information. The materials are furnished (not filed) as Exhibit 99.1 and Exhibit 99.2 to this Current Report on Form 8-K pursuant to Regulation FD.

**Item 9.01 Financial Statements and Exhibits.**

- 99.1 Investor presentation of Toyota Motor Credit Corporation (furnished pursuant to Regulation FD)
- 99.2 Toyota Business Highlights (furnished pursuant to Regulation FD)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TOYOTA MOTOR CREDIT CORPORATION

Date: March 1, 2013

By: /s/ Christopher Ballinger  
Christopher Ballinger  
Senior Vice President & Chief  
Financial Officer

## **Exhibit Index**

- 99.1 Investor presentation of Toyota Motor Credit Corporation (furnished pursuant to Regulation FD)
- 99.2 Toyota Business Highlights (furnished pursuant to Regulation FD)

**Exhibit 99.1**



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## Presentation Materials for Investors

February 2013

# Disclaimer

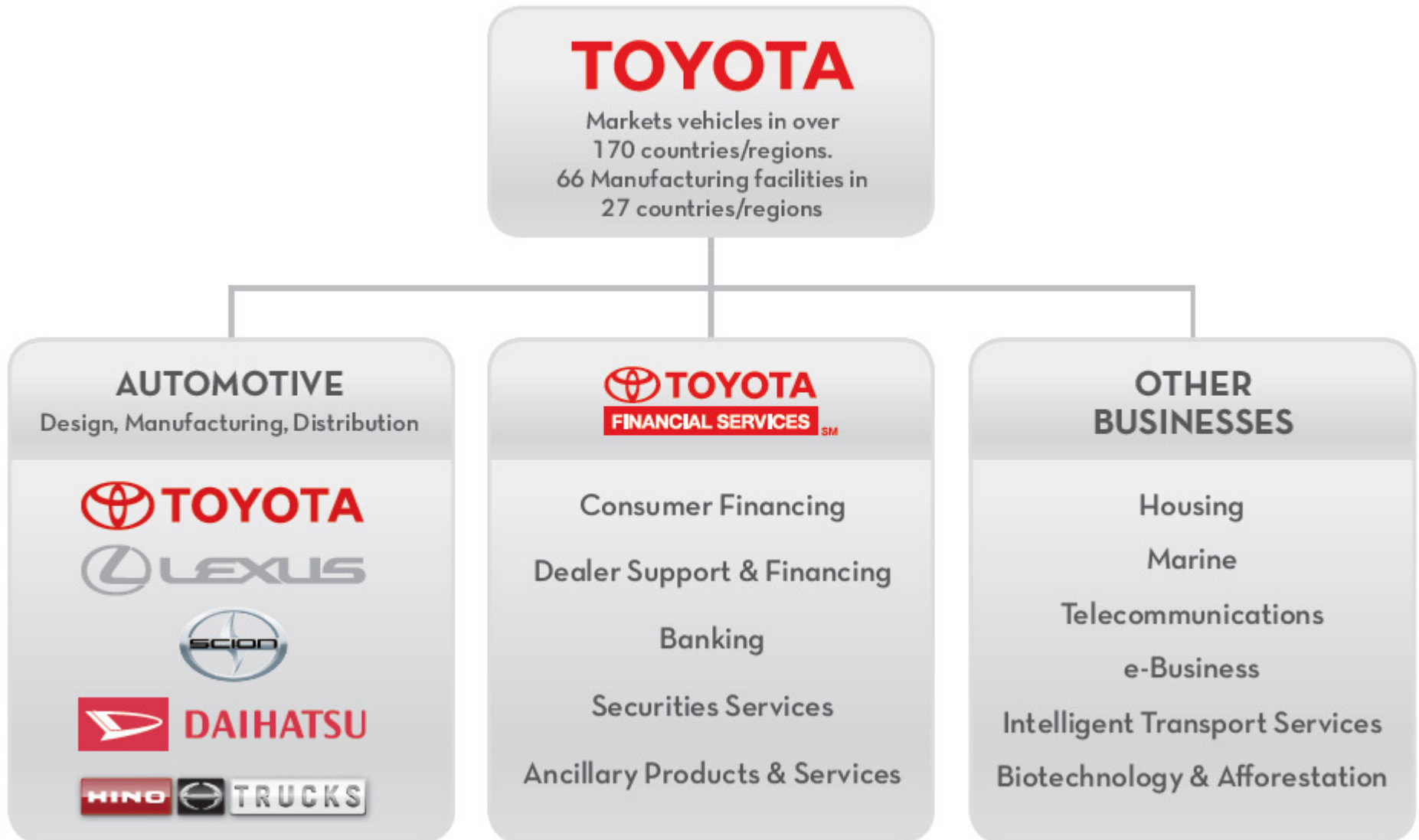
- This presentation includes certain “forward-looking statements” within the meaning of The U.S. Private Securities Litigation Reform Act of 1995.
- These statements are based on current expectations and currently available information.
- Actual results may differ materially from these expectations due 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.

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- 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 or form part of and should not be construed as, an offer to sell or issue or the solicitation of an offer to purchase or subscribe for securities of TMCC in any jurisdiction or an inducement to enter into investment activity in any jurisdiction. Neither this presentation nor any part thereof, nor the fact of its distribution, shall form the basis of, or be relied on in connection with, any contract or commitment or investment decision whatsoever. Any offer or sale of securities by TMCC will be made only by means of a prospectus and related documentation.
- Investors and prospective investors in securities of TMCC are required to make their own independent investigation and appraisal of the business and financial condition of TMCC and the nature of its securities. This presentation does not constitute a recommendation regarding securities of TMCC. Any prospective purchaser of securities in TMCC is recommended to seek its own independent financial advice.
- This presentation is made to and directed only at (i) persons outside the United Kingdom, or (ii) qualified investors or investment professionals falling within Article 19(5) and Article 49(2)(a) to (d) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the “Order”), or (iii) high net worth individuals, and other persons to whom it may lawfully be communicated, falling within Article 49(2)(a) to (d) of the Order, and (iv) persons who are “qualified investors” within the meaning of Article 2(1)(e) of the Prospectus Directive (Directive 2003/71/EC) as amended (such persons collectively being referred to as “Relevant Persons”). This presentation must not be acted or relied on by persons who are not Relevant Persons. Any investment or investment activity to which this presentation relates is available only to Relevant Persons and will be engaged in only with Relevant Persons.
- 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 base prospectus of Toyota Motor Finance (Netherlands) B.V., Toyota Credit Canada Inc., Toyota Finance Australia Limited and Toyota Motor Credit Corporation dated 14 September 2012 as supplemented from time to time together with the applicable final terms which are or will be, as applicable, available on the website of the London Stock Exchange plc at [www.londonstockexchange.com/exchange/news/market-news/market-news-home.html](http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html).



# Toyota's Global Businesses



# TMC Consolidated Financial Results

(JPY billions)	Fiscal Year Ended March 31,		Nine Months Ended December 31, 2012
	2011	2012	
Net Revenues	18,993.7	18,583.7	16,227.1
Operating Income	468.3	355.6	818.5
Net Income	408.2	283.6	648.2

# TMC Consolidated Balance Sheet

(JPY billions)	FY2011 As of March 31, 2011	FY2012 As of March 31, 2012	FY2013 As of December 31, 2012
Current assets	11,829.8	12,321.2	12,253.6
Noncurrent finance receivables, net	5,556.7	5,602.5	6,315.8
Investment & other assets	6,122.5	6,491.9	7,186.5
Property, plant & equipment, net	6,309.2	6,235.4	6,401.2
<b>Total Assets</b>	<b>29,818.2</b>	<b>30,651.0</b>	<b>32,157.0</b>
Liabilities	18,898.1	19,584.5	20,341.1
Shareholders' equity	10,920.0	11,066.5	11,816.0
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>29,818.2</b>	<b>30,651.0</b>	<b>32,157.0</b>

# Toyota Across the United States



**365,000 Jobs**

created in the U.S.<sup>1</sup>



**1,500 Toyota, Scion & Lexus Dealers**



**793,211**  
vehicles produced<sup>2</sup>



**11 Hybrids**  
available in the U.S.<sup>3</sup>



**\$25 Billion**  
parts, materials & components purchased<sup>4</sup>



**10 Plants**  
in the U.S.



**\$595 Million**  
in philanthropic contributions<sup>5</sup>



**\$18 Billion**

direct investment  
in the U.S.

All data as of December 2011 except where noted. \* May represent more than one location. <sup>1</sup>2011 Center for Automotive Research study. Includes direct, dealer and supplier employees, and jobs created through their spending based on mid-year 2010 data. <sup>2</sup>Toyota vehicles and components are built using U.S. and globally sourced parts. <sup>3</sup>As of 2012. <sup>4</sup>Parts, materials and components (FY ending 3/11). Goods and services (CY 2011). <sup>5</sup>Cumulative, as of December 31, 2011.

# Toyota Motor Sales, USA

- In 2012, more than 40% of the vehicle models TMS sold were all-new or significantly refreshed. TMS launched 19 new or refreshed models, including 7 from Toyota, 9 from Lexus and 3 from Scion
- For 2013, TMS is launching 9 new or refreshed models
- Industry-leading investment in next-generation technologies in power-train, safety and production
  - TMS has the most fuel-efficient line-up of any full-line OEM
  - 11 hybrid models<sup>(1)</sup>, 1 plug-in model, and 1 EV model in TMS line-up
- Recent and upcoming vehicle launches:
  - Prius PHV
  - Avalon & HV
  - RAV 4
  - Corolla
  - Lexus GS & HV
  - Lexus ES & HV
  - Lexus LS & HV
  - Lexus IS

(1) Includes cars and light trucks

# Toyota Motor Sales, USA (2)

- Quality, dependability, safety and product appeal remain high as reflected by numerous 3<sup>rd</sup> party accolades

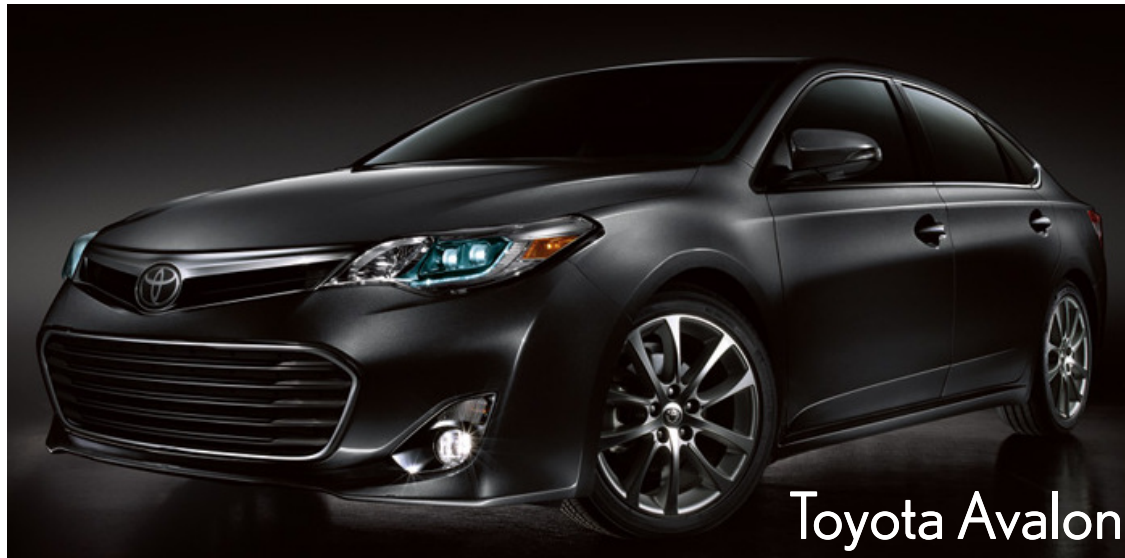
<p><b>Kiplinger's Personal Finance 2013 Best New Car Values</b> 11 Toyotas, 7 Lexus and 1 Scion</p>	<p><b>2012 Best-Selling New Car in California</b> Toyota Prius was the best-selling new car in California</p>	<p><b>Kelley Blue Book 2012 "Best Resale Value"</b> Toyota best automotive brand Lexus best luxury brand</p>
<p><b>2012 IIHS "Top Safety"</b> TMS earned 19 "top safety" awards, most of any manufacturer in the industry</p>	<p><b>2012 Interbrand "Best Global Brands"</b> At #10, Toyota ranked first among all auto brands</p>	<p><b>2012 Interbrand "Best Global Green Brands"</b> Toyota ranked #1 among all brands and industries</p>
<p><b>2012 JD Power IQS</b> Toyota and Lexus earned 5 segment awards; Lexus repeated as #1 overall nameplate</p>	<p><b>2012 JD Power Vehicle Dependability Study</b> Lexus ranked #1, Toyota ranked #3 highest non-premium brand</p>	<p><b>2012 JD Power CSI</b> Lexus ranked highest in customer satisfaction for the 4<sup>th</sup> consecutive year</p>
<p><b>2012 Consumer Reports Top Picks</b> Toyota is the first brand to earn half of the top 10 spots in nearly a decade</p>	<p><b>Consumer Reports' 2012 Car-Brand Perception Survey</b> Toyota ranked #1</p>	<p><b>2012 Consumer Reports' Annual Reliability Study</b> Toyota, Lexus, and Scion swept top three brands, 16 of 27 models received top ratings</p>

# Toyota Motor Sales, USA <sup>(3)</sup>

Lexus LS 460



Lexus LS 460 F-Sport



Toyota Avalon



# Toyota Motor Sales, USA (4)



Toyota RAV4

Toyota PRIUS Plug-In





# Toyota Motor Sales, USA (5)



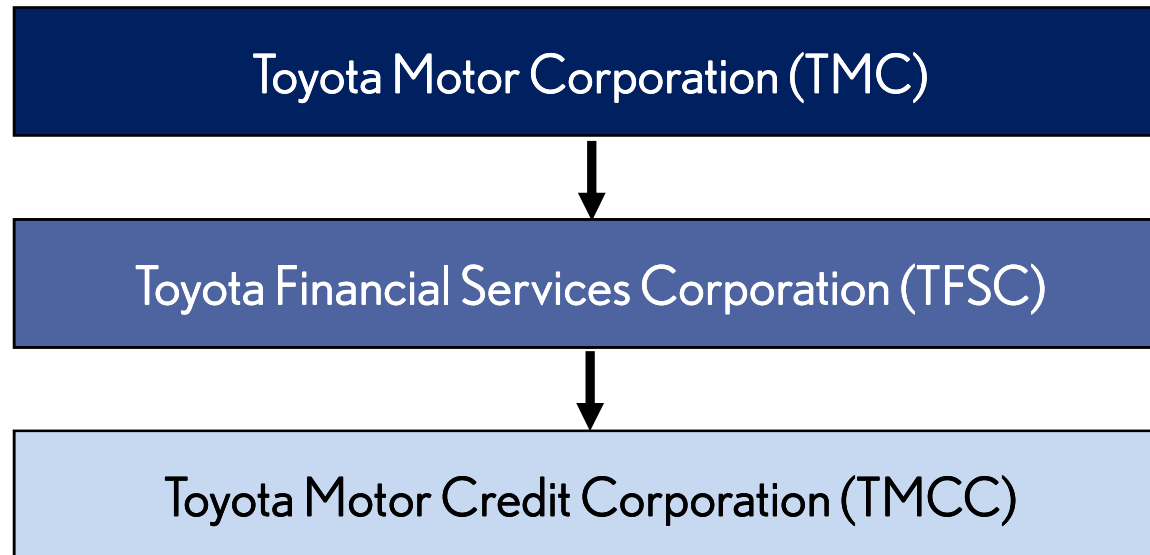
# Toyota Financial Services

# TFS Group Global Presence

- 34 Countries & Regions Worldwide



# Toyota Motor Credit Corporation (TMCC)



- Nearly 4.0 million active finance contracts <sup>(1)</sup>
- AA-<sup>(2)</sup>/Aa3<sup>(2)</sup> rated captive finance company by S&P / Moody's
- Credit support agreement structure with TFSC/TMC

(1) As of December 31, 2012

(2) Outlook negative

# Credit Support Agreements

- Securities\* 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
- TFSC in turn has the benefit of a credit support agreement with Toyota Motor Corporation (“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
- TMC's credit support obligations will rank *pari passu* with all other senior unsecured debt obligations

\* 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 Products and Services

## Consumer Finance

- Retail
- Lease

## Dealer Finance

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

## Commercial Finance

- Forklift
- Hino Medium Duty
- Retail
- Lease

## Insurance

- Service Agreements
- Ext. Warranty
- Guaranteed Auto Protection
- Roadside Assistance

# Extensive Field Organization

- Decentralized dealer and field support
- Centralized servicing and collections



# TMCC FY12 Business Highlights

- 2<sup>nd</sup> highest market share ever helped drive strong financing revenues
- Lowest net charge-off ratio ever
- 2<sup>nd</sup> lowest residual value losses ever driven by record used vehicle values
- Highest insurance penetration ever
- 2<sup>nd</sup> highest operating income<sup>(1)</sup> ever
- Celebrating 30 years of supporting Toyota/Lexus/ Scion sales and enhancing customer relationships

(1) Operating Income: pre-tax income, excluding the impact of derivative mark-to-market adjustments



# TMCC 3Q FY13 Operating Highlights

## Consolidated Net Income

- \$283 million 3QFY13
- \$1,086 million FYTD

## Financing Volume (in units)

- 313K 3QFY13
- 991K FYTD

## Market Share<sup>(1)</sup>

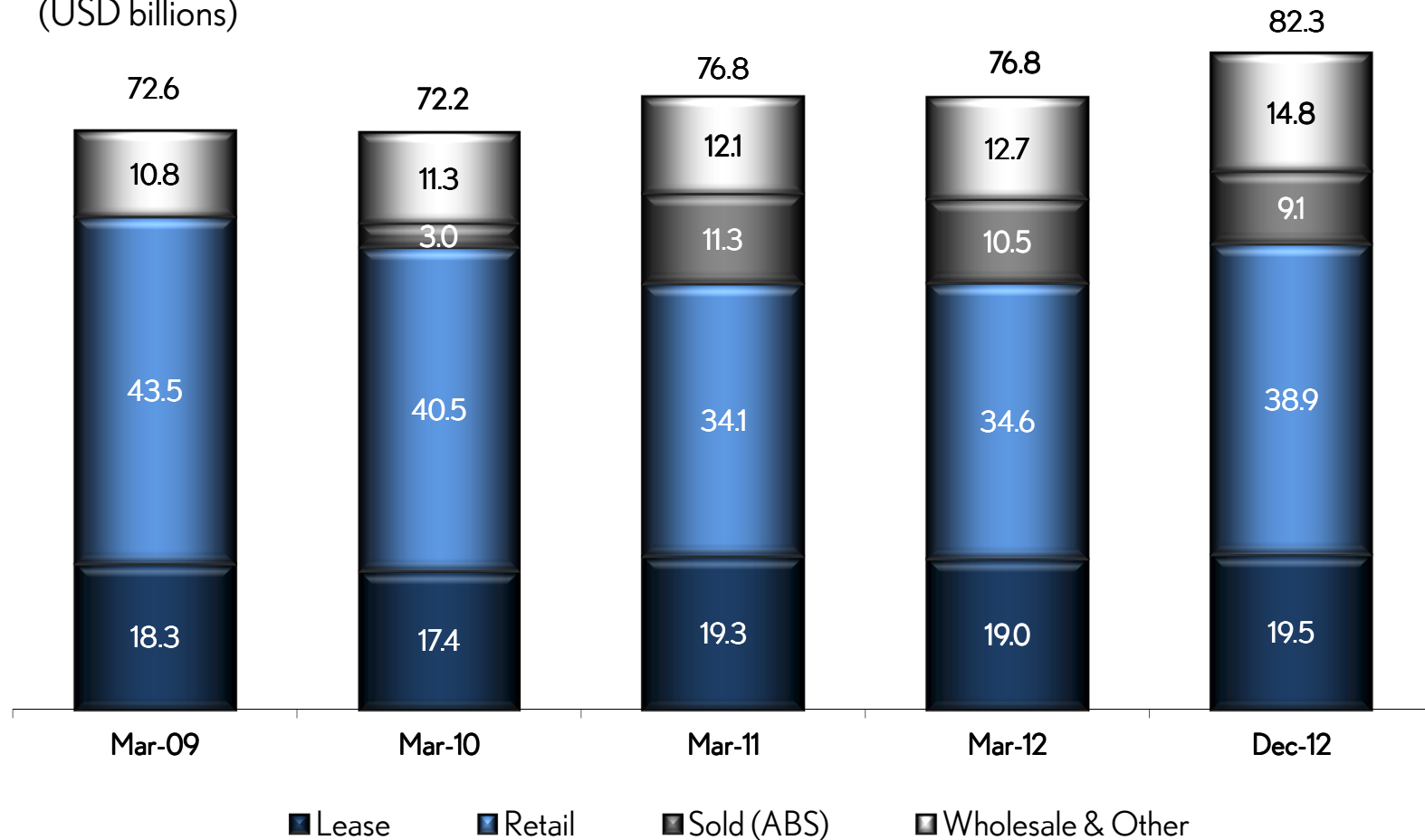
- 59.6% 3QFY13 (39.9% retail / 19.7% lease)
- 62.1% FYTD (43.0% retail / 19.1% lease)

(1) Represents the percentage of total domestic TMS sales of new Toyota and Lexus vehicles financed by us, excluding non-Toyota/Lexus sales, sales under dealer rental car and commercial fleet programs and sales of a private Toyota distributor.

Source: TMCC December 31, 2012 10-Q

# TMCC Earning Asset Composition

Managed Assets  
(USD billions)



Source: TMCC March 31, 2012 10-K & December 31, 2012 10-Q

# TMCC Financial Performance - Select Data

(USD millions)	Fiscal Year Ended March 31,				Nine months Ended December 31,
	2009	2010	2011	2012	2012
Total Financing Revenues	8,800	8,163	8,064	7,429	5,423
add: Other Income	432	680	779	717	571
less: Interest Expense and Depreciation	7,132	5,587	4,967	4,639	3,261
Net Financing Revenues and Other Revenues	2,100	3,256	3,876	3,507	2,733
Net Income (Loss)	(623)	1,063	1,853	1,486	1,086

Source: TMCC March 31, 2012 10-K & December 31, 2012 10-Q

# TMCC Financial Performance - Select Data

(USD millions)	Fiscal Year Ended March 31,				Nine months Ended December 31,
	2009	2010	2011	2012	2012
Over 60 Days Delinquent <sup>(1)</sup>	0.68%	0.45%	0.26%	0.18%	0.26%
Allowance for Credit Losses <sup>(1) (2)</sup>	2.51%	2.31%	1.13%	0.80%	0.68%
Net Credit Losses <sup>(3)</sup>	1.37%	1.03%	0.52%	0.21%	0.28%

(1) Percentage of gross earning assets

(2) The quotient of allowance for credit losses divided by the sum of gross finance receivables (net finance receivables less allowance for credit losses) plus gross investments in operating leases (net investments in operating leases less allowance for credit losses)

(3) Percentage of average gross earning assets annualized

**Note:** All percentage figures calculated for fiscal years 2009 were based on a 150-day charge-off policy, which was changed to 120 days in fiscal 2010

**Source:** TMCC March 31, 2012 10-K & December 31 2012 10-Q

# TMCC Funding Programs

# Exceptional Liquidity

- A-1+/P-1 direct commercial paper program
- \$17.2 billion committed credit facilities
- \$6.1 billion short-term investment portfolio<sup>(1)</sup>
- Over \$50 billion in readily salable retail loan & lease receivables
- Access to various domestic and international markets
- Billions of additional capacity in global benchmark markets
- Extensive inter-company lending infrastructure
- Credit support agreements: TMCC → TFSC → TMC

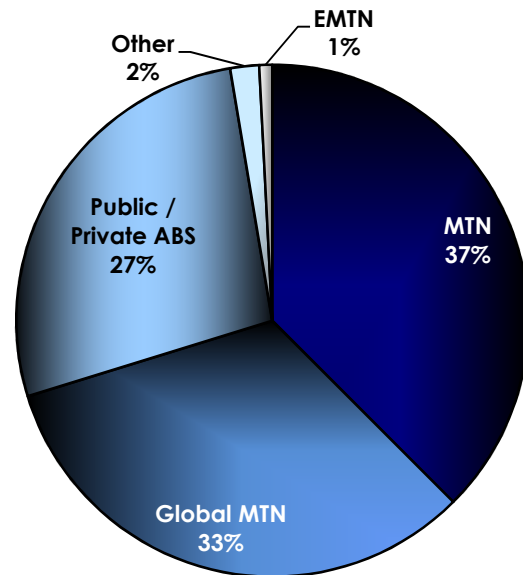
(1) Average balance for quarter ended December 31, 2012  
*Source: TMCC December 31, 2012 10-Q*

# TMCC Funding Program Objectives

- TMCC is committed to:
  - Maintaining funding diversity and exceptional liquidity
  - Issuing into strong demand with attractive deals
  - Identifying & developing new markets and investor relationships
  - Responding quickly to opportunities with best-in-class execution

# TMCC FYTD13 Funding Overview

## TMCC Long Term Debt Issuance

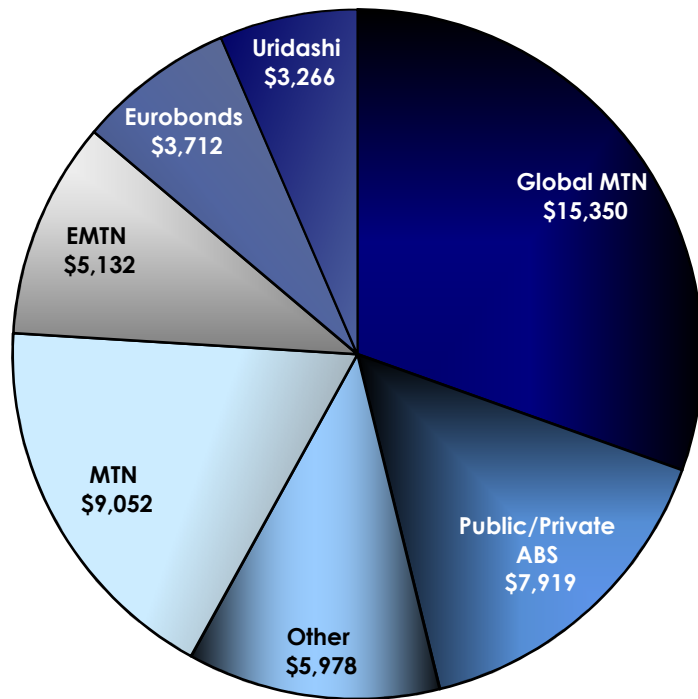


- \$12.2 billion of long term debt funded FYTD
  - \$ 8.9 billion in unsecured debt
  - \$ 3.3 billion in secured debt (net of amount retained)
    - \$1.6 billion comprised of public term secured funding (net of amount retained)

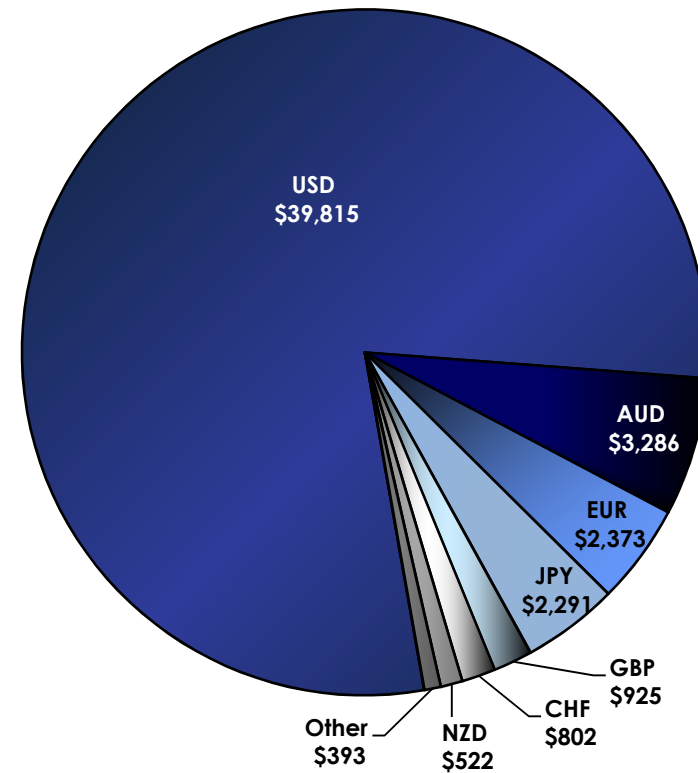


# Diversification in Debt Offerings

## TMCC Long Term Debt Outstanding



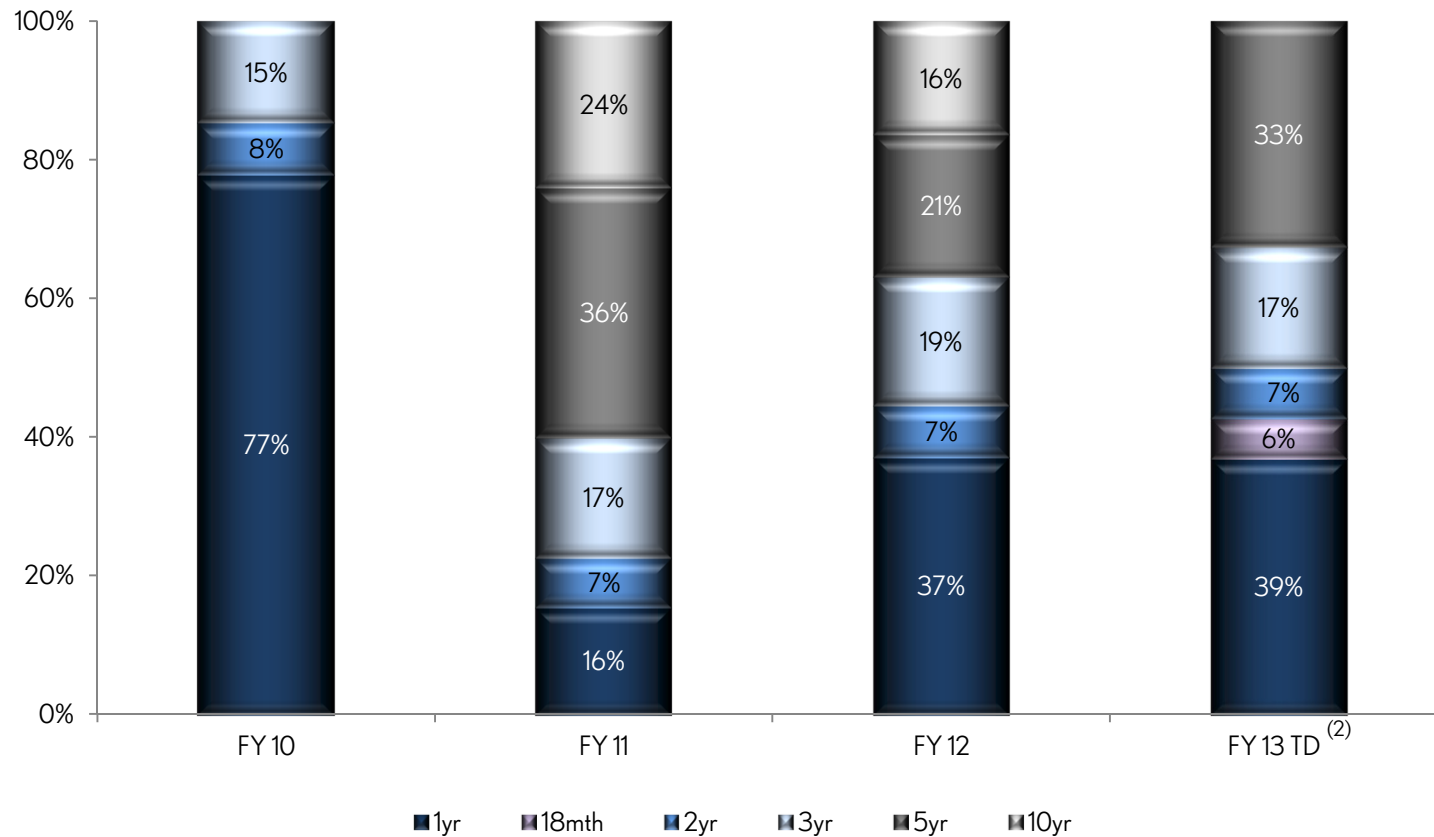
*units in USD millions*



*units in USD millions*

# Funding Flexibility And Responsiveness

## Increased Diversification Across USD Curve <sup>(1)</sup>



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

(2) As of December 31, 2012

(3) Percentages may not add to 100% due to rounding

Source: Company Reports

# Key Investment Highlights

- Financial strength supported by strong credit ratings
- Transparent business model with exceptional liquidity
- Rational funding programs with long term perspective
  - Diversification in bond offerings
  - Focus on proactively meeting needs of market
  - Strong emphasis placed on flexibility and responsiveness
- Industry-leading in:
  - Liquidity management framework
  - Balance sheet strength
  - Business model resiliency

# TMCC Retail Loan Collateral & ABS Transactions

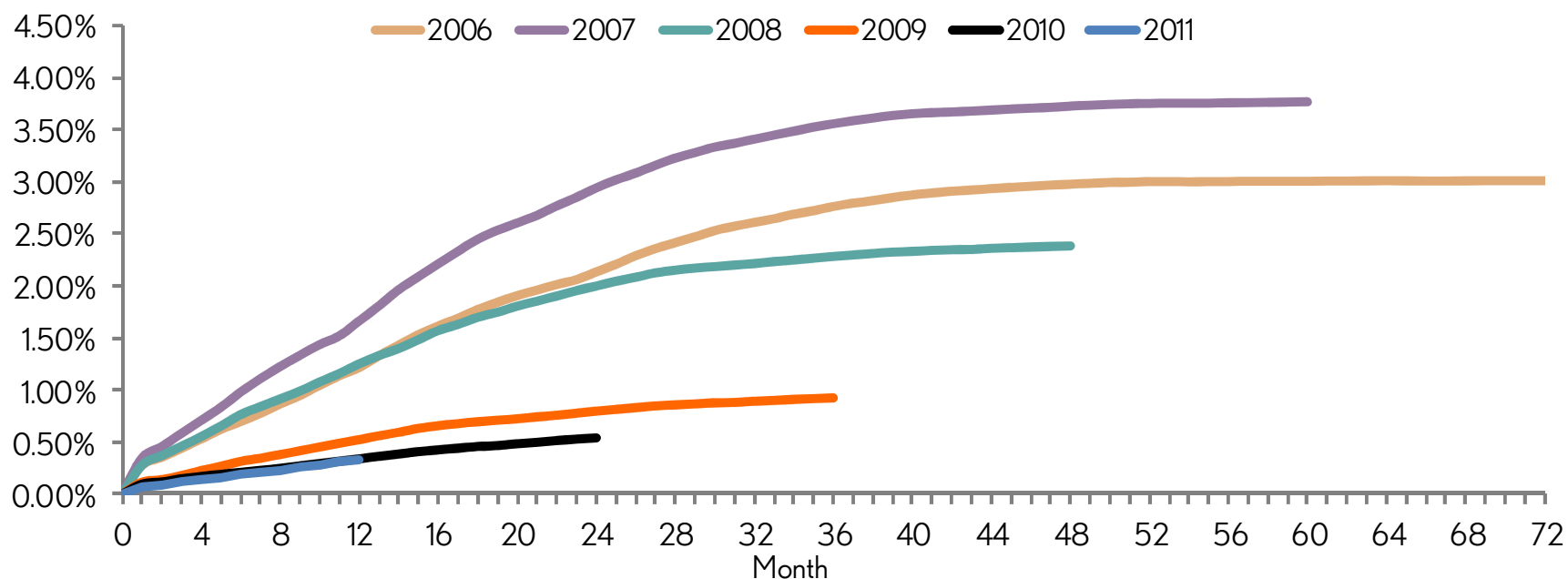
# Credit Decisioning & Collections

- Major adjustments to credit decisioning implemented beginning in late 2007 and enhanced in subsequent years
  - Identification & minimization of least desirable segments
- Renewed focus on core Toyota and Lexus business
- Rededication of collections strategy and staff
  - Re-trained staff & out-sourced high risk collections
  - Emphasis on early intervention
  - Optimization of staff and technology resources

# Credit: Results\*

- Retail loan credit performance has shown significant improvement
  - Portfolio-level performance trends show general improvement
  - Recent vintages outperforming older cohorts

## Cumulative Net losses: Annual Origination Vintages



\* Abbreviated for presentation purposes

Source: Company Reports

# Managed Portfolio Performance

## TMCC Retail Loan Delinquency Experience <sup>(1)</sup>

	At December 31,		At March 31,				
	2012	2011	2012	2011	2010	2009	2008
Outstanding Contracts (2)	3,153,235	3,132,976	3,119,781	3,189,591	3,093,894	3,050,178	2,942,565
Number of Accounts Past Due in the following categories							
30 - 59 days	45,965	52,675	35,162	43,070	55,123	57,547	54,219
60 - 89 days	9,932	11,456	6,786	8,588	11,722	13,327	13,010
Over 89 days	8,497	9,263	5,870	9,153	10,953	11,797	9,575
Delinquencies as a Percentage of Contracts Outstanding (3)							
30 - 59 days	1.46%	1.68%	1.13%	1.35%	1.78%	1.89%	1.84%
60 - 89 days	0.31%	0.37%	0.22%	0.27%	0.38%	0.44%	0.44%
Over 89 days	0.27%	0.30%	0.19%	0.29%	0.35%	0.39%	0.33%

(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.

# Performance – Retail Loan

## TMCC Managed Portfolio Net Loss and Repossession Experience (dollars in thousands) <sup>(1)</sup>

	For the 9 Months Ended		For the Fiscal Years Ended				
	December 31,		March 31,				
	2012	2011	2012	2011	2010	2009	2008
Principal Balance Outstanding (2)	\$46,632,023	\$44,671,053	\$44,648,020	\$45,053,303	\$43,234,740	\$43,485,623	\$42,313,780
Average Principal Balance Outstanding (3)	\$45,640,021	\$44,862,178	\$44,850,661	\$44,144,021	\$43,360,181	\$42,899,702	\$39,900,783
Number of Contracts Outstanding	3,153,235	3,132,976	3,119,781	3,189,591	3,093,894	3,050,178	2,942,565
Average Number of Contracts Outstanding (3)	3,136,508	3,161,284	3,154,686	3,141,743	3,072,036	2,996,372	2,812,234
Number of Repossessions (4)	24,764	32,475	42,937	64,710	79,637	81,270	65,785
Number of Repossessions as a Percent of the Average Number of Contracts Outstanding	1.05% (7)	1.37% (7)	1.36%	2.06%	2.59%	2.71%	2.34%
Gross Charge-Offs (5)(8)	\$181,388	\$186,839	\$240,736	\$447,159	\$724,212	\$897,508	\$608,689
Recoveries (6)	\$45,173	\$59,709	\$78,593	\$98,105	\$116,892	\$87,182	\$68,511
Net Losses	\$136,215	\$127,130	\$162,143	\$349,054	\$607,320	\$810,326	\$540,178
Net Losses as a Percentage of Average Principal Balance Outstanding	0.40% (7)	0.38% (7)	0.36%	0.79%	1.40%	1.89%	1.35%

(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.

(3) Average of the principal balance or number of contracts outstanding as of the beginning and end of the indicated periods.

(4) Includes bankrupt 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.

(8) Beginning in February 2010, Toyota Motor Credit Corporation changed its charge-off policy from 150 days past due to 120 days past due.



# Origination Profile

## TMCC Retail Auto Loan Originations

### Original Summary Characteristics by Vintage Origination Year:

	2007	2008	2009	2010	2011	2012 <sup>(1)</sup>
Number of Pool Assets	1,070,814	1,070,411	824,133	956,010	911,545	973,979
Original Pool Balance	\$23,723,872,435	\$23,938,411,965	\$17,974,710,305	\$21,924,552,881	\$21,608,462,287	\$24,029,119,369
Average Initial Loan Balance	\$22,155	\$22,364	\$21,810	\$22,933	\$23,705	\$24,671
Weighted Average Interest Rate	7.64%	6.03%	5.69%	3.91%	3.76%	3.15%
Weighted Average Original Term	62 months	63 months	62 months	62 months	63 months	63 months
Weighted Average FICO	708	723	737	738	735	731

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

State 1	CA - 22.9%	CA - 20.7%	CA - 18.9%	CA - 18.0%	CA - 18.9%	CA - 19.3%
State 2	TX - 11.0%	TX - 12.0%	TX - 12.1%	TX - 13.1%	TX - 12.6%	TX - 14.1%
State 3	NY - 5.1%	NY - 4.8%	NY - 5.4%	NY - 5.2%	NY - 5.4%	NY - 5.1%
State 4	NJ - 4.8%	NJ - 4.5%	NJ - 5.2%	NJ - 4.7%	NJ - 4.9%	NJ - 4.5%
State 5	VA - 4.3%	IL - 4.3%	IL - 4.3%	VA - 4.5%	IL - 4.1%	VA - 4.2%

### Distribution of Receivables by Contract Rate:<sup>(2)</sup>

Less than 2.0%	11.3%	16.0%	17.1%	35.2%	30.3%	44.1%
2.0% - 3.99%	8.9%	14.7%	17.9%	22.8%	35.9%	27.8%
4.0% - 5.99%	11.6%	20.4%	21.2%	19.3%	17.5%	15.1%
6.0% - 7.99%	31.8%	26.2%	23.9%	13.6%	8.5%	6.6%
8.0% - 9.99%	18.2%	12.6%	11.3%	4.1%	3.2%	2.7%
10.0% - 11.99%	6.0%	3.7%	3.6%	1.7%	1.6%	1.4%
12.0% - 13.99%	2.5%	2.1%	1.7%	0.9%	0.7%	0.5%
14.0% - 15.99%	2.4%	1.3%	1.0%	0.7%	0.6%	0.5%
16.0% and greater	7.4%	3.0%	2.3%	1.8%	1.7%	1.4%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

### Share of Original Assets:

% of Non-Toyota/Non-Lexus	7.2%	6.1%	4.8%	4.9%	4.4%	3.3%
% of 72+ Month Term	7.7%	20.6%	15.1%	9.8%	10.5%	10.0%
% of Used Vehicles	23.4%	25.4%	29.5%	30.6%	31.5%	24.4%

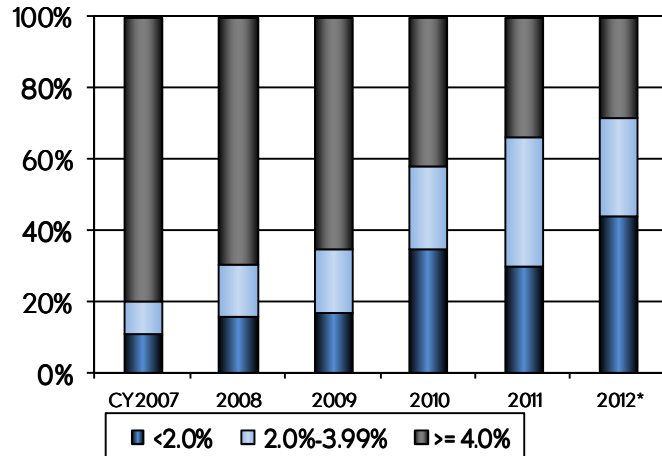
<sup>(1)</sup> As of December 31, 2012

<sup>(2)</sup> Percentages may not add to 100% due to rounding

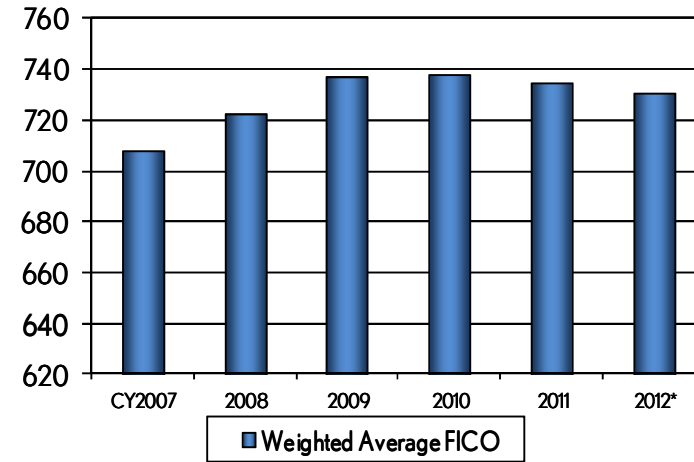
Source: Company Reports

# Origination Characteristics

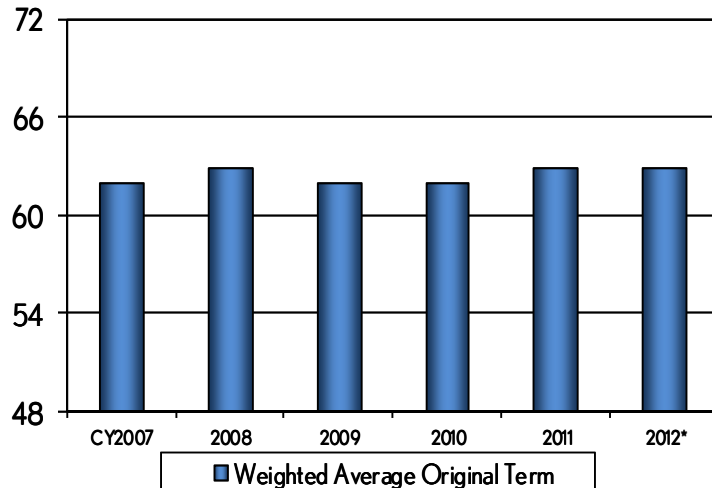
## APR Distribution



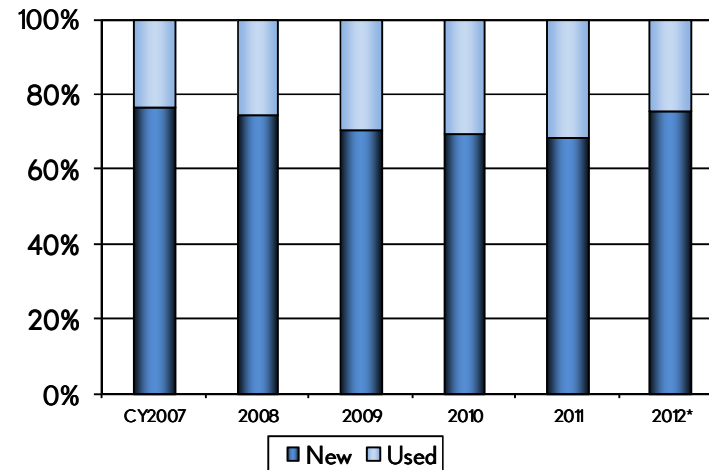
## Weighted Average FICO



## Weighted Average Original Term



## New vs. Used



\*As of December 31, 2012  
 Source: Company Reports

# ABS Deal Comparison

## Toyota Auto Owner Trust (TAOT)<sup>(1)</sup>

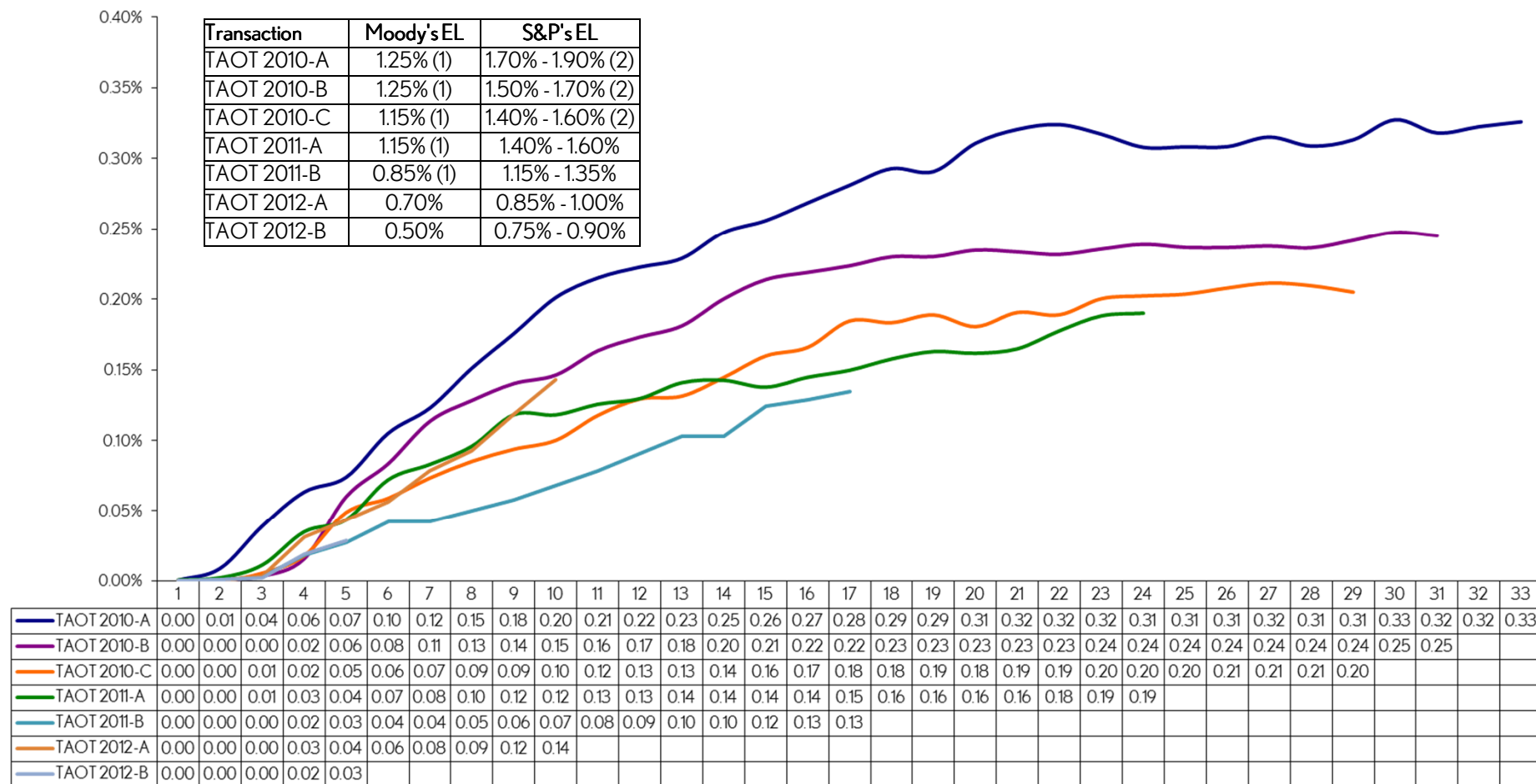
	TAOT 2010-C	TAOT 2011-A	TAOT 2011-B	TAOT 2012-A	TAOT 2012-B
Number of Pool Assets	104,874	77,857	111,163	95,915	62,985
Original Pool Balance	\$1,344,094,647	\$1,038,130,389	\$1,573,816,681	\$1,558,792,743	\$1,034,333,678
Average Principal Balance	\$12,816	\$13,334	\$14,158	\$16,252	\$16,422
Weighted Average Interest Rate	4.06%	3.57%	2.99%	2.89%	2.85%
Weighted Average Original Term	60	60	60	61	61
Weighted Average FICO	755	755	755	754	754
Geographic Distribution of Receivables representing the 5 states with the greatest aggregate original principal balance:					
State 1	CA - 19.5%	CA - 19.0%	CA - 18.9%	CA - 19.8%	CA - 21.4%
State 2	TX - 11.5%	TX - 12.2%	TX - 12.0%	TX - 12.4%	TX - 13.3%
State 3	PA - 5.9%	PA - 5.4%	PA - 4.8%	IL - 4.5%	NJ - 4.7%
State 4	MD - 4.8%	IL - 4.6%	NY - 4.5%	VA - 4.5%	IL - 4.5%
State 5	IL - 4.6%	NY - 4.5%	IL - 4.5%	MD - 4.1%	NY - 4.5%
Share of Original Assets:					
% of Non-Toyota/Non-Le	0.0%	0.0%	0.0%	0.0%	0.0%
% of 72+ Month Term	0.0%	0.0%	0.0%	0.0%	0.0%
% of Used Vehicles	19.5%	20.3%	23.8%	27.3%	26.3%

<sup>(1)</sup> Abbreviated for presentation purposes

Source: Company Reports

# TAOT Deal Performance

As of February 15, 2013 Payment Date

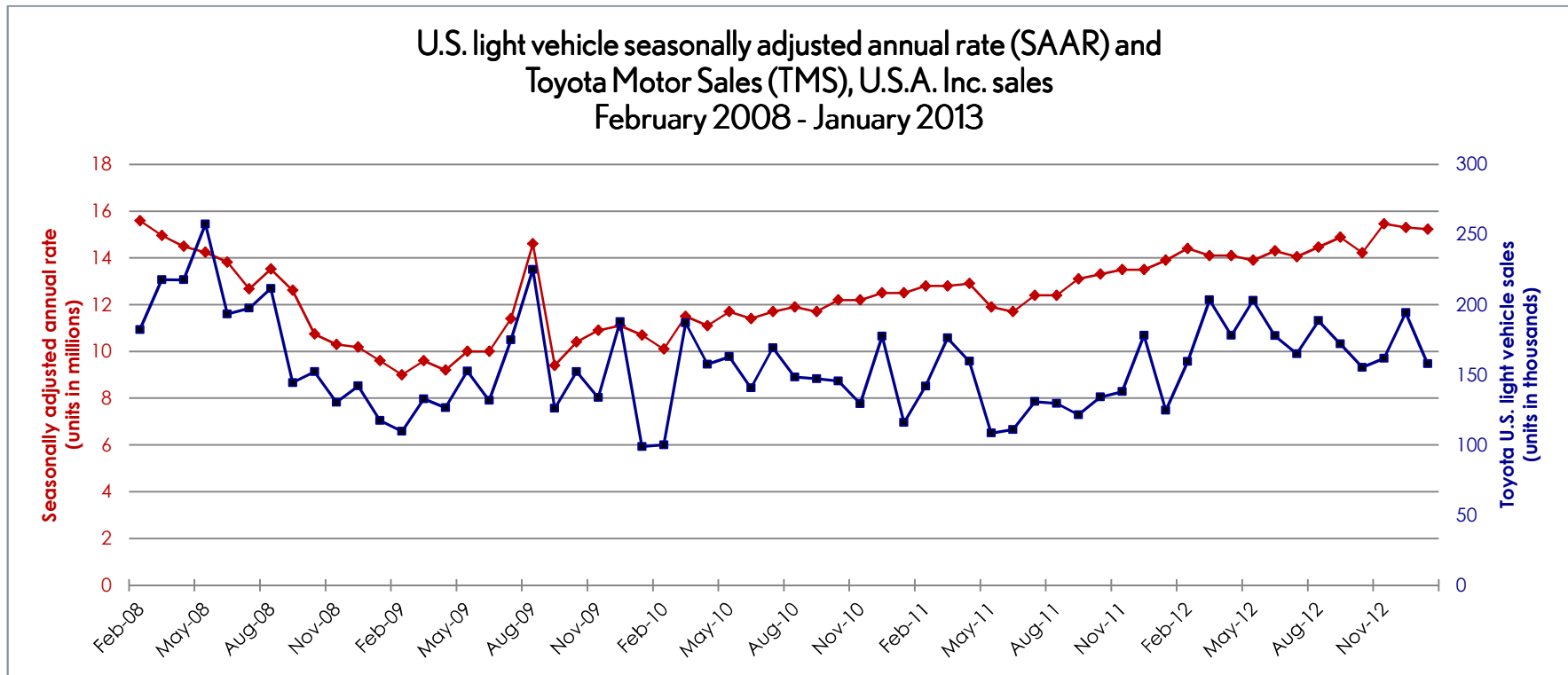


- (1) Moody's cumulative net loss assumption at initial transaction rating. On September 15, 2011, Moody's announced that it had decreased the transaction CNL assumptions to 0.45%-0.70% for 2010-A & 2010-B and 0.35%-0.60% for 2010-C. On February 16, 2012, Moody's announced that it had decreased the transaction CNL assumption to 0.40% on 2011-A. On November 21, 2012, Moody's announced that it had decreased the transaction CNL assumption to 0.25% on 2011-B.
- (2) Standard & Poors cumulative net loss assumption at initial transaction rating. On January 17, 2012, Standard & Poors announced that it had decreased the transaction CNL assumptions to 0.45%-0.55% for 2010-A, 0.40%-0.50% for 2010-B and 0.35%-0.45% for 2010-C.

Source: Company Reports

# Sales & Trading Update

# Industry Performance

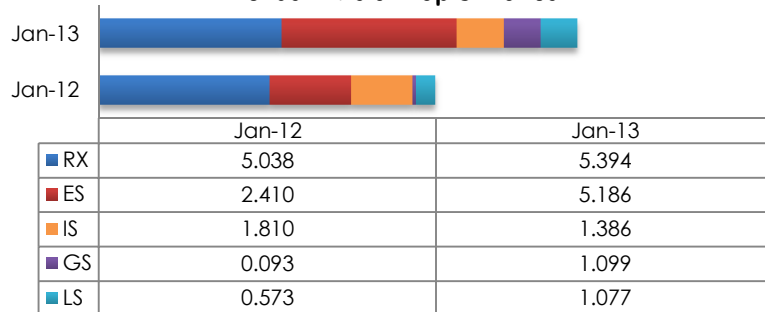


The U.S. automobile SAAR figure for January 2013 was 15.2 million, the third consecutive month it has been above 15 million this year.

*Source: Toyota, Bloomberg, Ward's Automotive Group.*

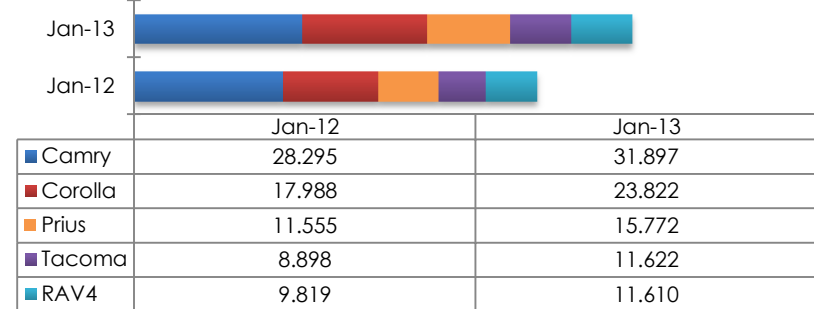
# TMS Monthly Sales Performance

Toyota U.S. January 2013 unit sales  
Lexus Division Top 5 makes



Thousands of vehicles

Toyota U.S. January 2013 unit sales  
Toyota Division Top 5 makes



Thousands of vehicles

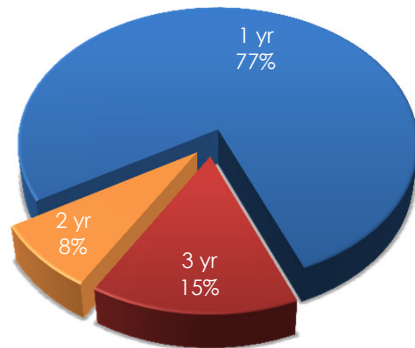
- TMS January 2013 sales totaled 157,725 units, up 26.6% from January 2012.
- Prius family January 2013 sales volume rose 36.5% from January 2012.
- Lexus sales continue to improve, driven by new model launches.
- North American production totaled 112,794 units for January 2013, a volume increase of 25.5% from January 2012.

Toyota Division represents Toyota and Scion vehicle sales  
TMS monthly results include fleet sales volume

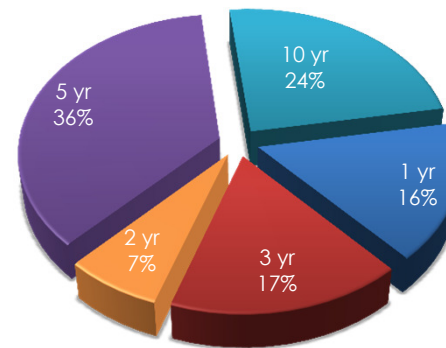
# Funding Flexibility

## Focus on More Diverse Maturities in USD Issuance <sup>(1)(2)</sup>

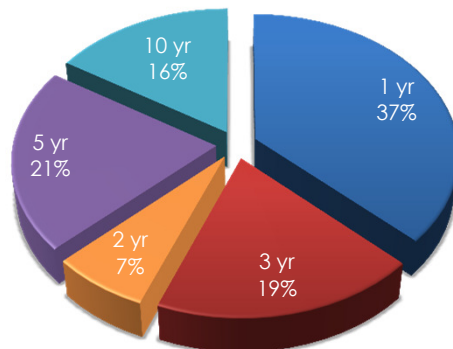
FY 2010



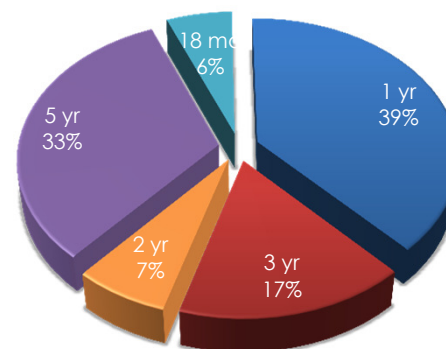
FY 2011



FY 2012



FY 2013 YTD



1) Unsecured U.S. MTN issuance, excluding Structured Notes and Retail Notes.

2) Percentages may not add to 100% due to rounding

Source: Company Reports, December 31, 2012



# Commercial Paper Programs Highlights

- A-1+/P-1 Direct Commercial Paper Programs
  - 3 distinct USD commercial paper programs (TMCC, TCPR, TCCI)
  - \$13 billion multi-party committed credit facilities
  - \$4.2 billion bilateral committed credit facilities
  - \$24.9 billion USCP combined outstanding for TMCC and TCPR
  - Over 600 diverse institutional investors
    - State and local municipalities
    - Large corporations
    - Pension and retirement funds
    - Financial institutions
    - Money managers and mutual fund companies
  - Rates are posted daily on Bloomberg DOCP screen

# Exceptional Liquidity

- \$6.1 billion Short-term Investment Portfolio<sup>(1)</sup>
- Over \$50 billion in salable retail loan & lease receivables
- Access to various domestic and international term markets
- Billions of additional capacity in global benchmark markets
- Inter-company lending infrastructure
- Credit Support Agreements: TMC → TFSC → TMCC, TCPR, TCCI

1) Average balance for fiscal year ended December 31, 2012

*Source: Toyota Motor Credit Corporation, December 31, 2012 10-Q*

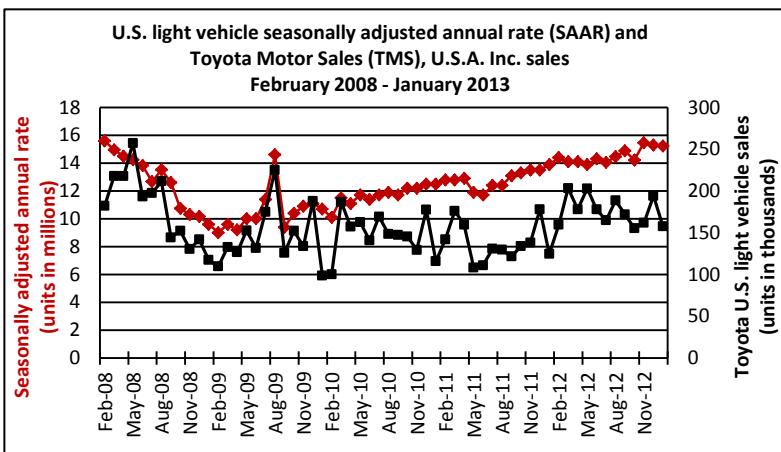


**Exhibit 99.2**

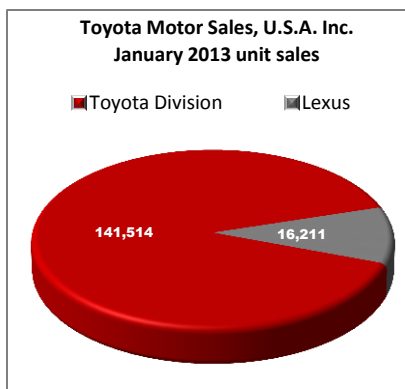


## TOYOTA MOTOR SALES (TMS), U.S.A. INC. MONTHLY RESULTS

- The U.S. automobile SAAR figure for January 2013 came in at 15.2M units, above 15M units for the third consecutive month.
- TMS January sales totaled 157,725 units, up 26.6% from January 2012 volume.
- Prius family January 2013 sales volume rose 36.5% compared to January 2012 volume. Lexus volume continued to increase driven by new model launches.
- North American production for January 2013 totaled 112,794 units, a volume increase of 25.5% from January 2012.



Source: Toyota, Bloomberg, Ward's Automotive Group.  
 Toyota Division represents Toyota and Scion vehicle sales.  
 Scion sales for January 2013 totaled 4,893 units, up 38.4% from January 2012 Scion volume.  
 TMS monthly results include fleet sales volume.



	Jan-12	Jan-13
Camry	28.295	31.897
Corolla	17.988	23.822
Prius	11.555	15.772
Tacoma	8.898	11.622
RAV4	9.819	11.610

Thousands of vehicles

	Jan-12	Jan-13
RX	5.038	5.394
ES	2.410	5.186
IS	1.810	1.386
GS	0.093	1.099
LS	0.573	1.077

Thousands of vehicles

## TOYOTA MOTOR CORPORATION (TMC) FINANCIAL RESULTS

TMC consolidated financial performance	Yen in millions	
	Q3 FY2012	Q3 FY2013
Net Revenues	¥4,865,205	¥5,318,752
Operating Income (Loss)	149,684	124,757
Net Income attributable to TMC (Loss)	80,944	99,914

TMC Consolidated Balance Sheet		
Current Assets	¥11,403,591	¥12,253,559
Noncurrent finance receivables, net	5,205,170	6,315,750
Total Investments and other assets	6,279,863	7,186,515
Property, plant and equipment, net	5,873,055	6,401,216
<b>Total Assets</b>	<b>¥28,761,679</b>	<b>¥32,157,040</b>
Liabilities	¥18,158,158	¥20,341,087
Shareholders' equity	10,603,521	11,815,953
<b>Total Liabilities and Shareholders' Equity</b>	<b>¥28,761,679</b>	<b>¥32,157,040</b>

Operating Income (Loss) by geographic region		
Japan	-¥30,547	¥15,665
North America	90,334	-17,120
Europe	10,475	9,253
Asia	40,483	91,783
Other‡	37,895	32,337
Inter-segment elimination and/or unallocated amount	1,044	-7,161



Production (units)	Q3 FY2012	Q3 FY2013
Japan	1,104,352	945,417
North America	366,814	398,431
Europe	108,614	86,861
Asia	274,006	487,321
Other‡	98,278	109,264

Sales (units)	Q3 FY2012	Q3 FY2013
Japan	560,350	476,047
North America	579,559	604,722
Europe	218,104	190,425
Asia	279,110	428,068
Other‡	331,604	414,034

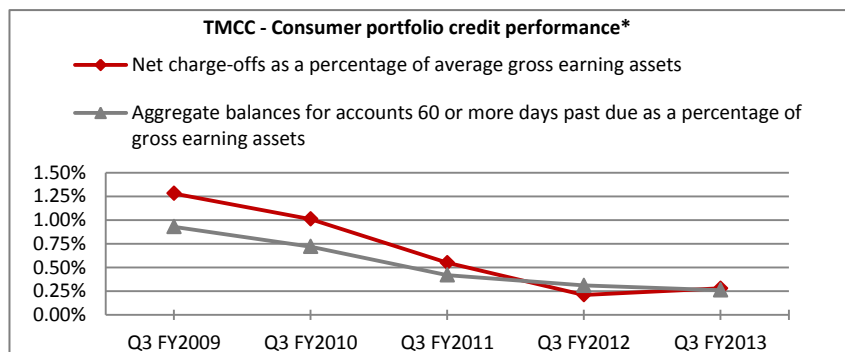
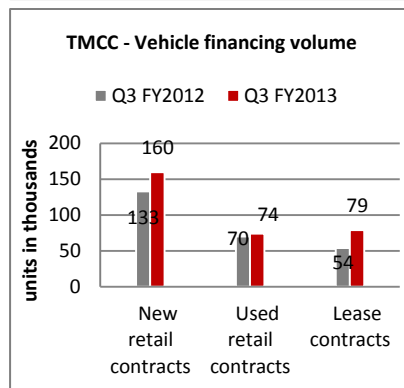
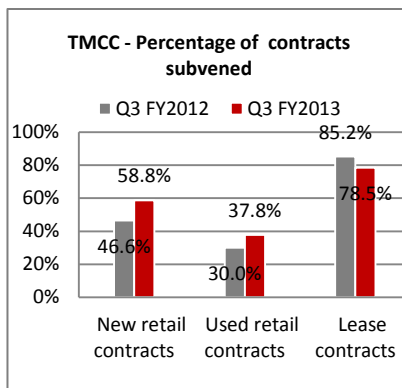
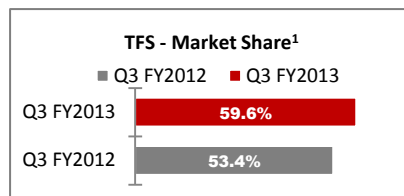
‡ "Other" consists of Central and South America, Oceania, Africa and the Middle East, etc.  
 Source: Toyota Motor Corporation company filings.

# TOYOTA MOTOR CREDIT CORPORATION (TMCC) FINANCIAL RESULTS

- Our consolidated results for the third quarter of fiscal 2013 decreased as compared to the same period in fiscal 2012 primarily due to increases in interest expense, depreciation on operating leases and provision for credit losses and a decrease in total financing revenue.
- Market share in the third quarter of fiscal 2013 increased to 59.6% from 53.4% in the prior fiscal year period. Financing volume increased driven primarily by the increased supply of new Toyota and Lexus vehicles and an increase in TMS subvention.
- Net charge-offs as a percentage of average gross earning assets increased from .21% at December 31, 2011 to .28% at December 31, 2012 due primarily to lower recoveries.

<sup>1</sup>Toyota Financial Services (TFS) market share represents the percentage of total domestic TMS sales of new Toyota and Lexus vehicles financed by us, excluding non-Toyota/Lexus sales, sales under dealer rental car and commercial fleet programs and sales of a private Toyota distributor.  
<sup>2</sup>TMCC consumer portfolio includes TMCC and its consolidated subsidiaries

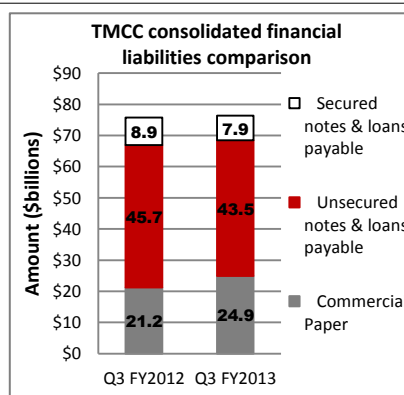
TMCC financial performance	U.S. dollars in millions	
	Q3 FY2012	Q3 FY2013
Total financing revenues	\$1,835	\$1,815
Income before income taxes	698	439
Net Income	432	283
Debt-to-Equity Ratio	10.1x	9.5x



## NORTH AMERICAN SHORT-TERM FUNDING PROGRAMS

- Toyota Motor Credit Corporation (TMCC), Toyota Credit de Puerto Rico Corp. (TCPR), and Toyota Credit Canada Inc. (TCCI)† maintain direct relationships with institutional commercial paper investors through its **Sales & Trading team**, providing each access to a variety of domestic and global markets through three, distinct 3(a)(3) programs.
- For the third quarter of fiscal 2013, TMCC and TCPR commercial paper programs ranged from approximately \$21.4 billion to \$26.4 billion with an average outstanding balance of \$24.1 billion. As of December 31, 2012 the programs had an average remaining maturity of 68 days.

<sup>†</sup>TCCI and TMCC are subsidiaries of Toyota Financial Services Corporation, a wholly-owned subsidiary of Toyota Motor Corporation.  
<sup>‡</sup>TMCC consolidated financial liabilities include TMCC and its consolidated subsidiaries, which includes TCPR.



## LET'S GO PLACES

- Nearly 70% of what Toyota sells in the U.S. is built in North America, with 10 plants located in the U.S. producing 9 models.
- TMCC has updated its Investor Relations site. Please visit [www.toyotafinancial.com](http://www.toyotafinancial.com), and select *Investor Relations* located in the upper-right hand corner of the browsing page.
- Toyota has recently created the Toyota in Action website highlighting the company's operations and innovations across the United States. Please visit [www.toyotainaction.com](http://www.toyotainaction.com), to learn more about our U.S. activities and impact.

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.

**The Toyota Financial Services Sales & Trading team** engages in direct dialogue with institutional investors delivering a variety of fixed income products to meet our clients' investment objectives and risk tolerances. We focus on providing simple, personal, and proactive service in the execution of all trades.

**Sales & Trading Contacts**  
 Jeff Carter  
 Head of Sales & Trading  
 (310) 468-6197  
[jeff.carter@toyota.com](mailto:jeff.carter@toyota.com)

Nicholas Ro  
 Sales & Trading Manager  
 (310) 468-7758  
[nicholas\\_ro@toyota.com](mailto:nicholas_ro@toyota.com)

**East Region**  
 David Johnson  
 Treasury Manager - East Region  
 (310) 468-7343  
[david\\_johnson@toyota.com](mailto:david_johnson@toyota.com)

Richard Kinzly  
 East Region Representative  
 (310) 468-5302  
[richard\\_kinzly@toyota.com](mailto:richard_kinzly@toyota.com)

**Central Region**  
 Hank Kim  
 Central Region Representative  
 (310) 468-3518  
[hank\\_kim@toyota.com](mailto:hank_kim@toyota.com)

Darren Marco  
 Central Region Representative  
 (310) 468-5330  
[darren\\_marco@toyota.com](mailto:darren_marco@toyota.com)

**West Region**  
 Ricky Chen  
 West Region Representative  
 (310) 468-3509  
[ricky\\_chen@toyota.com](mailto:ricky_chen@toyota.com)

Please direct all inquiries to  
 (800) 292-1147 or email us at  
[tfs\\_trading@toyota.com](mailto:tfs_trading@toyota.com)