DATE

November 1, 2025

TO

All U.S. YANMAR Tractor Dealers

SUBJECT

Yanmar Tractor Retail Program

PROGRAM#

US-TV100125

PROGRAM PERIOD

11/01/2025 - 11/30/2025

PRODUCTS

All YANMAR Tractors UTVs | Hay Equipment | Bed Shaper

VIBRANT PROGRAM RULES

• All rebate and DSI claims must be submitted to Yanmar within 30 days of retail delivery date.

100% of the amount financed on Yanmar branded tractors, attachments, freight, dealer prep, applicable taxes, installation charges are eligible for standard and low rate-financing.

- Non Yanmar equipment may not be included in amount financed. Financing of these items will require dealer participation or blended rate.
- Tractors must be warranty registered and delivery report completed and submitted to Yanmar//One along with copy of retail sales invoice.
- UTVs must be must be warranty registered and claim form completed and submitted to Yanmar//One along with a copy of the customer invoice.
- Yanmar reserves the right to terminate or modify this program at any time with written notice.
- Terms up to 120 months.
- Cash rebate is eligible on any term of standard financing, but is not eligible on any of the low-rate subsidy programs.

New

90 Days No Payments plan!

- No payments for 90 Days on all Yanmar Tractors & UTV's sold in November
- First payment is due 90 days from contracted Vibrant Credit Union Purchase date.

Cash Rebates available with Standard-Rate Financing up to 120 months



CASH REBATE + STANDARD FINANCING							
Model	Dealer Sales Incentive	Tractor Only	Rebate w/1st Attachment	Rebate w/2nd Additional Attachment	Rebate w/ Additional Yanmar-Branded Implement		
SA221/SA223	\$350	\$500	\$1,200	\$300	\$200		
SA223 KURO	\$350	N/A	\$900	\$300	\$200		
SA325/425/324/424	\$350	\$500	\$1,900	\$300	\$200		
YT235	\$600	\$500	\$2,400	\$300	\$200		
YT235C	\$600	\$500	\$2,900	\$300	\$200		
YT347/359	\$650	\$500	\$2,900	\$300	\$200		
YT347C/YT359C	\$650	\$500	\$3,400	\$300	\$200		
YM342/YM347/YM359	\$750	\$500	\$2,400	\$300	\$200		
YM225/YM232/YM238	\$550	\$500	\$1,900	\$300	\$200		
SM240/SM240H	\$250	N/A	\$1,400	\$300	\$200		
SM475	\$350	N/A	\$1,900	\$300	\$200		

¹Attachments include Yanmar front loader, backhoe or mid-mount mower.

³Qualified Yanmar-Branded implements eligible for rebate when purchasing tractor and 1st attachment include Tarter rotary cutter, rotary tiller and finishing mower and all Woods implements excluding post hole digger and quick hitch.

	quick filteri.	CASH REBATE	+ STANDARD FINA	ANCING
	MOI	DEL	DEALER SALES INCENTIVE	REBATE
	Bull		\$300	\$2,000
T U	Longhorn		\$300	\$2,000
	Brahma		\$300	\$2,500
S	Baler	YMRB32	\$100	\$700
100	Mower	YMDM50	\$100	\$400
۱۲ ⊤	Rake	YMGR88	\$100	\$250
HAY	Package of YMRB32, YMDM50, YMGR88		Additional \$150	Additional \$150
BED SHAPER	Bed Shaper*, Rotary Tiller* & Drip Tube Kit	B620SK, RT620YJ, DTKIT-RBS	\$100	\$250

All Standard Rates are based on Term and Credit Category matrix. Shorter terms and higher credit categories result in lower rates!

	VIBRANT STANDARD-RATE						
	Credit Category: A+		Credit Category: A				
<u>Term</u>	<u>Rate</u>	<u>Factor</u>	<u>Rate</u>	<u>Factor</u>			
36	6.99%	0.030873	6.99%	0.030873			
48	6.99%	0.023942	6.99%	0.023942			
60	6.99%	0.019796	6.99%	0.019796			
72	6.99%	0.017044	6.99%	0.017044			
84	7.49%	0.015333	7.99%	0.015581			
120	7.49%	0.011865	7.99%	0.012127			

*Please see rates for Credit Category B or lower on page 5.

²Qualified 2nd attachments include mid-mount mower, front loader, backhoe, SB60R or SB-60C (snowblower) with purchase of tractor and 1st attachment only.

Low rate financing is availble for well qualified buyers, not all customers will qualify.

0% for 60-84 Months Offer Eligible for 680+ credit borrowers only

Model	Terms	Rate	Payment Factor	Down Payment		Dealer Participation
ALL	60	0.00%	0.016667	15%	OR	2%
TRACTOR MODELS**	72	0.00%	0.013889	30%		6%
INOBEE .	84	0.00%	0.011905	40%		10%
Model	Terms	Rate	Payment Factor	Down Payment	OR	Dealer Participation
UTV	60	0.00%	0.016667	15%		2%

Rebates are not available with low-rate financing.

Submit warranty registration & rebate/DSI claims on YANMAR//One.

120 Month Low Rate Option* No down payment and no dealer participation

Model	Terms	Credit	Rate	Payment Factor	Dealer Participation
ALL TRACTOR/ UTV MODELS**	120	680+	3.99%	0.010120	0%
SA223 KURO/ YM2 MODELS	120	680+	4.99%	0.010602	0%

^{*}Must finance minimum of \$15,000 to qualify for 120 month option

Customer Rate Table No down payment and no dealer participation

BLE	*Must finan	ice minin	num of \$1	5,000 to q	ualify for 12
NOT AVAILAB	Custo	mer F	Rate 1	Table	No down
V	Model	Terms	Cus	tomer Rate	Table
⊢			A+ 730+	A 680-729	B 640-679
0		36	0%	0%	4.99%
		48	0%	0%	4.99%
EBATES	ALL	60	0.99%	0.99%	6.99%
Ë	TRACTOR/ UTV	72	1.99%	1.99%	6.99%
A	MODELS**	84	2.99%	2.99%	8.99%
H		120	3.99%	3.99%	8.99%
Œ		•			

Term	Rate	Payment Factor
36	0.00%	0.027777
36	4.99%	0.029966
48	0.00%	0.020833
48	4.99%	0.023025
60	0.99%	0.017089
60	6.99%	0.019796

Term	Rate	Payment Factor
72	1.99%	0.014746
72	6.99%	0.019796
84	2.99%	0.013209
84	8.99%	0.016084
120	3.99%	0.010120
120	8.99%	0.012662

Financing provided through Yanmar Finance **Powered by Vibrant Credit Union (VCU)**

E loanprogram@vibrantcu.org T 800 479 6206

Monday-Friday 7:30 a.m. - 6:00 p.m. CST Saturday: 8:30 a.m. - 2:00 p.m. CST

WITH LOW RATE OPTIONS

^{**}SA223 KURO and YM2 Models are only available for 4.99% for 120 month offer.

Dealer Finance Participation Options and Examples

Dealer Particip	Dealer Participation Low Rate Program - 680+ Credit						
Customer Rate	0%	0.99%	1.99%	2.99%	3.99%	4.99%	
36	0%	0%	0%	0%	0%	0%	
48	0%	0%	0%	0%	0%	0%	
60	2%	0%	0%	0%	0%	0%	
72	6%	3%	0%	0%	0%	0%	
84	10%	7%	3%	0%	0%	0%	
120	24%	18%	13%	8%	0%	0%	

Dealer Participation + Yanmar Low-Rate Program			Dealer Participation Cost (total)*				
	Sale Price	0% 60 Months	0.99% 60 Months	1.99% 60 Months	2.99% 84 Months	3.99% 84 Months	4.99% 120 Months
SA223	\$17,500	\$350					·
SA325	\$23,900	\$478			FRE	E	
SA425	\$25,099	\$502					

^{*}Total dealer participation cost prior after Yanmar Low Rate Program has been applied **Participation cost will vary depending on final amount financed

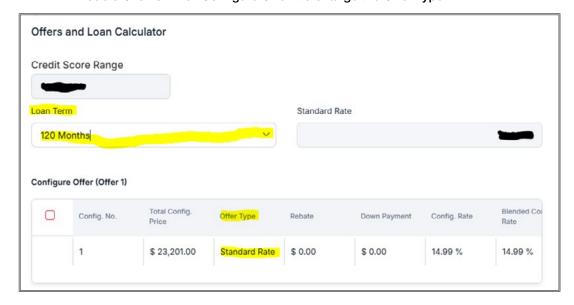
Dealer Participation + Rebate			Deal	er Participa	ation Cost	(total)*
	Sale Price	Rebate	2.99% 60 Months	3.99% 60 Months	4.99% 84 Months	5.99% 120 Months
SA223	\$17,500	\$1,200				
SA325	\$23,900	\$1,900				
SA425	\$25,099	\$1,900		FR	REE	
YT347C	\$57,000	\$3,400				
YM359	\$39,900	\$2,400				



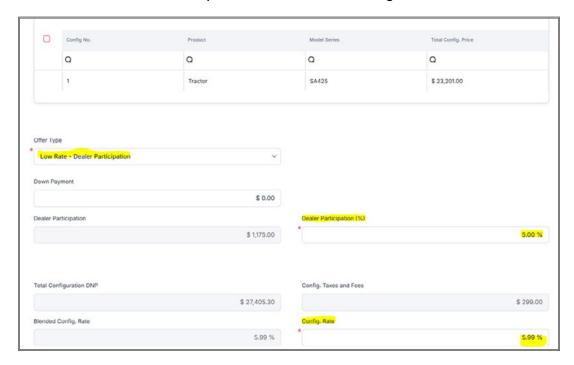
How to Utilize Dealer Participation Offers

Offers and Loan Calculator Screen

- 1. Select Term
- 2. Double Click on the "Configure Offer" to change the Offer Type



- Configure Offer Screen
 - Change Offer Type to "Low Rate Dealer Participation"
 - Put in the dealer participation percentage from the corresponding offer
 - Change the Config Rate to the corresponding offer rate
 - This example is modeling the 4.99% for 120-month offer from the Dealer Participation + Yanmar Low-Rate Program offer



4. Finish submitting the application – Vibrant will review the offer to ensure it is correct prior to sending docs.

Any questions - please call Vibrant at 800-479-6206 or email loanprogram@vibrantcu.



YANMAR TRACTOR RETAIL PROGRAMS CLAIM FORM

11/01/2025 - 11/30/2025 (U.S.)



Claims should be submitte	ed in YANMAR//One. yanmaı	rone.force.	101 international Parkway, AdditSville, GA 50105
DEALER INFORMATION			
DEALER NAME			
DEALER ADDRESS			
CITY	STATE/PROVINCE		ZIP/POSTAL CODE
SUBMITTED BY		MAIN PHONE	
CONTACT EMAIL			
UNIT & SALESPERSON INFOF			
MODEL	S/N		CUSTOMER NAME
SALESPERSON NAME			
SALESPERSON ADDRESS			
SALESPERSON CITY	SALESPERSON STATE/PF	ROVINCE	SALESPERSON ZIP/POSTAL CODE
SALESPERSON SSN	·	DATE SOLD	
		1	

Please use one Claim Form for each unit sold. Check the boxes that pertain to this sale.

MODEL	Cash Rebate					
	Tractor Only	Rebate w/1st Attachment	Rebate w/2nd Attachment	Rebate w/ Tarter/Woods Implement	LOW- RATE	DSI
SA223/SA221	\$500	\$1,200	\$300	\$200	OR	\$350
SA223 KURO	N/A	\$900	\$300	\$200	OR	\$350
SA325/SA425 SA324/SA424	\$500	\$1,900	\$300	\$200	OR	\$350
YT235	\$500	\$2,400	\$300	\$200	OR	\$600
YT235C	\$500	\$2,900	\$300	\$200	OR _	\$600
YT347/YT359	\$500	\$2,900	\$300	\$200	OR	\$650
YT347C/YT359C	\$500	\$3,400	\$300	\$200	OR	\$650
YM342/347/359	\$500	\$2,400	\$300	\$200	OR	\$750
YM225/232/238	\$500	\$1,900	\$300	\$200	OR	\$550
SM240/SM240H	N/A	\$1,400	\$300	\$200	OR	\$250
SM475	N/A	\$1,900	\$300	\$200	OR	\$350

(1)Cash rebates and/or incentives are valid on retails from November 1, 2025 through November 30, 2025.
(2) Cash Rebates can be claimed based on program US-TV100125. (3) Outstanding floor plan balances on sold unit must be paid in-full. (4) All documentation must be submitted within 30 days of sale. (5) Rebates, incentives paid in USD

Required documents (submit in YANMAR//One):

- Delivery report
- Copy of retail sale invoice



^{*}See 2025 AG Eq and UTV Annual Dealer Program for documentation requirements to be submitted in YANMAR//One.

YANMAR UTV/HAY TOOLS/BED SHAPER RETAIL PROGRAMS CLAIM FORM

10/01/2025 - 10/31/2025 (U.S.)

DEALER NAME



Claims should be submitted in YANMAR//One. yanmarone.force.

Ciairiis siloulu	be submitted in	TAINWAN//OHE.	yanınarone.iorce.
DEALER INFORM	MATION		

CITY	STATE/PROVI			ZIP/POSTAL CODE		
BMITTED BY			MAIN PHONE			
ONTACT EMAIL						
NIT & SALESPERSON IN	FORMATION					
IODEL .		S/N		CUSTOMER NAME		
ALESPERSON NAME						
ALESPERSON ADDRESS						
W FOREBOOK OF						
SALESPERSON CITY		SALESPERSON STATE	/PROVINCE	SALESPERSON ZIP/P	OSTAL CODE	
AL FOREDOON CON			DATE COLD			
ALESPERSON SSN			DATE SOLD			
				. /	(1) Cash rebates and/or	
MODEL	CASH REBATE	DSI	UTV Required documents (submit in YANMAR//One) • Claim Form		incentives are valid on retails from November 1, 2025 through	
Bull / Longhorn	\$2,000	\$300 \$300	Copy of retail s	ale invoice	November 31, 2025. (2) Cash	
Brahma (Semi-Cab)	\$2,500	φουσ			Rebates can be claimed based on program US-TV100125. (3)	
			*See 2025 AG Eq and UTV Annual De Program for documentation requirem		Outstanding floor plan baland on sold unit must be paid in-fi	
		to be submitted in YA		l l	(4) All documentation must be submitted within 30 days of sa (5) Rebates, incentives paid in	
					<u>USD</u>	
*Rebate claims t cla	for below attach iim form and cop	ments should be by of Retail Sales	submitted via ema Invoice, or submit	ail to DSA, including tted in YANMAR//Or	delivery report, ne.	
MODEL	CASH REBATE		0% RATE FINANCING		DSI	
Baler	\$7		\$0		\$100	
Mower	\$400		\$0		\$100	
Rake	\$250 \$150		\$0 \$0		\$100 \$150	
Package Bed Shaper, Rotary Tiller, &			\$0			
Drip Tube Kit	Φ2	\$250		Φ0	\$100	
	FOR OFFI	CIAL USE ONLY. DO	NOT WRITE BELOW I	RED LINE.		
ate Received:	Received By: _		Approved By:		-	
V Cash Rebate Amount (Account Cod	de: 41190-1003XC1	00XD410A00):			_	
	unt Code: 41190-1029-	-XC100XC1411A00)):			
tachment Cash Rebate Amount (Acco tachment DSI Amount (Account Code						





Standard Rates | Yanmar Finance

November 2025

	A+ 730+	A 680-729	B 640-679	C 600-639	D 550-599	E <549
36 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
48 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
60 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
72 Months	6.99%	6.99%	11.99%	18.00%	18.00%	18.00%
84 Months	7.49%	7.99%	12.99%	18.00%	18.00%	18.00%
120 Months	7.49%	7.99%	12.99%	18.00%	18.00%	18.00%

^{*7.49%} standard-rate financing for 10 years (120 months) is applicable to well-qualified customers with approved credit. Not all buyers qualify.

Minimum Loan Amount of \$15,000 for 120 Term

Financing provided through Yanmar Finance Powered by Vibrant Credit Union (VCU)

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