

**DATE**  
February 1, 2026

**TO**  
All U.S. YANMAR Tractor Dealers

**SUBJECT**  
Yanmar Tractor Retail Program

**PROGRAM #**  
US-TV020126

**PROGRAM PERIOD**  
02/01/2026 - 04/30/2026

**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.

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                                         |

<sup>1</sup>Attachments include Yanmar front loader, backhoe or mid-mount mower.  
<sup>2</sup>Qualified 2nd attachments include mid-mount mower, front loader, backhoe, SB60R or SB-60C (snowblower) with purchase of tractor and 1st attachment only.  
<sup>3</sup>Qualified 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.

| CASH REBATE + STANDARD FINANCING |                                             |                            |                  |
|----------------------------------|---------------------------------------------|----------------------------|------------------|
|                                  | MODEL                                       | DEALER SALES INCENTIVE     | REBATE           |
| UTV                              | Bull                                        | \$300                      | \$2,000          |
|                                  | Longhorn                                    | \$300                      | \$2,000          |
|                                  | Brahma                                      | \$400                      | \$2,000          |
| HAY TOOLS                        | Baler                                       | YMRB32                     | \$100            |
|                                  | Mower                                       | YMDM50                     | \$100            |
|                                  | Rake                                        | YMGR88                     | \$100            |
|                                  | 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 |          |
| Term                  | Rate                | Factor   | Rate               | Factor   |
| 36                    | 5.99%               | 0.030417 | 5.99%              | 0.030417 |
| 48                    | 5.99%               | 0.023480 | 5.99%              | 0.023480 |
| 60                    | 5.99%               | 0.019328 | 6.99%              | 0.019796 |
| 72                    | 5.99%               | 0.016568 | 6.99%              | 0.017044 |
| 84                    | 6.99%               | 0.015088 | 7.99%              | 0.015581 |
| 120                   | 6.99%               | 0.011606 | 7.99%              | 0.012127 |

\*Please see page 6 for rates based on credit tier, LTV, and term.

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

**0% for up to 84 Months** Eligible for 660+ credit borrowers only

| Model              | Terms | Rate | Payment Factor | Dealer participation |
|--------------------|-------|------|----------------|----------------------|
| ALL TRACTOR MODELS | 60    | 0%   | 0.016667       | 0%                   |
|                    | 72    |      | 0.013889       | 3%                   |
|                    | 84    |      | 0.011905       | 7%                   |

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 |
|--------------------|-------|--------|-------|----------------|
| ALL TRACTOR MODELS | 120   | 660+   | 3.99% | 0.01012        |

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

**Customer Rate Table** No down payment and no dealer participation

| Model              | Terms | Rate  | Payment Factor | Terms    | Rate     | Payment Factor |
|--------------------|-------|-------|----------------|----------|----------|----------------|
| ALL TRACTOR MODELS | 36    | 0%    | 0.027777       | 60       | 2.49%    | 0.017743       |
|                    |       | 0.99% | 0.028204       |          | 2.99%    | 0.017523       |
|                    |       | 1.49% | 0.028420       |          | 3.49%    | 0.018187       |
|                    |       | 1.99% | 0.028638       |          | 3.99%    | 0.018412       |
|                    |       | 2.49% | 0.028857       |          | 4.49%    | 0.018638       |
|                    |       | 2.99% | 0.029077       |          | 72       | 0.99%          |
|                    |       | 3.49% | 0.029298       | 1.49%    |          | 0.014528       |
|                    |       | 3.99% | 0.029520       | 1.99%    |          | 0.014746       |
|                    |       | 4.49% | 0.029742       | 2.49%    |          | 0.014967       |
|                    |       | 0%    | 0.020833       | 2.99%    |          | 0.015189       |
|                    |       | 0.99% | 0.021257       | 3.49%    |          | 0.015414       |
|                    |       | 48    | 1.49%          | 0.021473 | 3.99%    | 0.015641       |
|                    | 1.99% |       | 0.021691       | 4.49%    | 0.015869 |                |
|                    | 2.49% |       | 0.021910       | 84       | 2.49%    | 0.012985       |
|                    | 2.99% |       | 0.022130       |          | 2.99%    | 0.013209       |
|                    | 3.49% |       | 0.022352       |          | 3.49%    | 0.013435       |
|                    | 3.99% |       | 0.022575       |          | 3.99%    | 0.013664       |
|                    | 4.49% |       | 0.022799       | 4.49%    | 0.013896 |                |
|                    | 60    |       | 0%             | 0.016667 | 96       | 3.49%          |
|                    |       | 0.99% | 0.017089       | 3.99%    |          | 0.012185       |
|                    |       | 1.49% | 0.017306       | 4.49%    | 0.012419 |                |
|                    |       | 1.99% | 0.017523       | 120      | 3.99%    | 0.010120       |
|                    |       |       | 4.49%          |          | 0.010359 |                |

REBATES NOT AVAILABLE WITH LOW RATE OPTIONS

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

## Yanmar + Dealer Participation Example Costs:

### *Tractor February-April Offers*

| Dealer Participation Grid**^ |      |       |       |       |       |       |       |       |       |
|------------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|
| Terms                        | 0%   | 0.99% | 1.49% | 1.99% | 2.49% | 2.99% | 3.49% | 3.99% | 4.49% |
| 36                           | FREE | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  |
| 48                           | FREE | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  |
| 60                           | FREE | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  |
| 72                           | 3%   | FREE  |
| 84                           | 7%   | 5%    | 3%    | 2%    | FREE  | FREE  | FREE  | FREE  | FREE  |
| 96                           | 12%  | 9%    | 8%    | 7%    | 5%    | 2%    | FREE  | FREE  | FREE  |
| 120                          | 15%  | 12%   | 11%   | 9%    | 6%    | 4%    | 1%    | FREE  | FREE  |

\*There are numerous low rate options available to buy down the rate. Participation cost will vary depending on final amount financed.

\*\*Tractors and Attachments Only, UTV and ZTR not included

^660+ Credit Score Required

### *UTV February-April Offers*

| Dealer Participation Grid**^ |      |       |       |       |       |       |       |       |       |
|------------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|
| Terms                        | 0%   | 0.99% | 1.49% | 1.99% | 2.49% | 2.99% | 3.49% | 3.99% | 4.49% |
| 36                           | FREE | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  |
| 48                           | FREE | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  |
| 60                           | 5%   | 4%    | 3%    | FREE  | FREE  | FREE  | FREE  | FREE  | FREE  |
| 72                           | 7%   | 6%    | 5%    | 4%    | 3%    | FREE  | FREE  | FREE  | FREE  |
| 84                           | 12%  | 10%   | 8%    | 7%    | 5%    | 4%    | 1%    | FREE  | FREE  |
| 96                           | 17%  | 14%   | 13%   | 12%   | 10%   | 7%    | 4%    | 1%    | FREE  |
| 120                          | 20%  | 17%   | 16%   | 14%   | 11%   | 9%    | 6%    | 5%    | 3%    |

\*\*UTV only, Tractors, Attachments, and ZTR not included

^660+ Credit Score Required

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

## 0% for 60-84 Months Offer Eligible for 660+ credit borrowers only

| Model          | Terms | Rate | Payment Factor | Dealer Participation |
|----------------|-------|------|----------------|----------------------|
| ALL UTV MODELS | 60    | 0%   | 0.016667       | 4%                   |
|                | 72    |      | 0.013889       | 7%                   |
|                | 84    |      | 0.011905       | 12%                  |

Rebates are not available with low-rate financing.

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

REBATES NOT AVAILABLE WITH LOW RATE OPTIONS

## 120 Month Low Rate Option\*

| Model          | Terms | Credit | Rate  | Payment Factor | Dealer Participation |
|----------------|-------|--------|-------|----------------|----------------------|
| ALL UTV MODELS | 120   | 660+   | 4.49% | 0.010359       | 3%                   |

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

## Customer Rate Table No down payment and no dealer participation

| Model          | Terms | Rate  | Payment Factor |
|----------------|-------|-------|----------------|
| ALL UTV MODELS | 36    | 0%    | 0.027777       |
|                |       | 0.99% | 0.028204       |
|                |       | 1.49% | 0.028420       |
|                |       | 1.99% | 0.028638       |
|                |       | 2.49% | 0.028857       |
|                |       | 2.99% | 0.029077       |
|                |       | 3.49% | 0.029298       |
|                |       | 3.99% | 0.029520       |
|                | 48    | 4.49% | 0.029742       |
|                |       | 0%    | 0.020833       |
|                |       | 0.99% | 0.021257       |
|                |       | 1.49% | 0.021473       |
|                |       | 1.99% | 0.021169       |
|                |       | 2.49% | 0.021910       |
|                |       | 2.99% | 0.022130       |
|                |       | 3.49% | 0.022352       |
|                |       | 3.99% | 0.022575       |
|                |       | 4.49% | 0.022799       |

| Terms | Rate  | Payment Factor |
|-------|-------|----------------|
| 60    | 1.99% | 0.017523       |
|       | 2.49% | 0.017743       |
|       | 2.99% | 0.017964       |
|       | 3.49% | 0.018187       |
|       | 3.99% | 0.018412       |
|       | 4.49% | 0.018638       |
| 72    | 2.99% | 0.015189       |
|       | 3.49% | 0.015414       |
|       | 3.99% | 0.015641       |
| 84    | 4.49% | 0.015869       |
|       | 3.99% | 0.013664       |
| 96    | 4.49% | 0.013896       |

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REBATES NOT AVAILABLE WITH LOW RATE OPTIONS

| CASH REBATE + STANDARD FINANCING |                        |             |
|----------------------------------|------------------------|-------------|
| Model                            | Dealer Sales Incentive | Cash Rebate |
| YZ252, YZ260                     | \$50                   | \$400       |
| YZ360, YZ372                     | \$50                   | \$600       |
| YZ460, YZ472                     | \$50                   | \$700       |

| VIBRANT STANDARD-RATE |       |          |                    |          |
|-----------------------|-------|----------|--------------------|----------|
| Credit Category: A+   |       |          | Credit Category: A |          |
| Term                  | Rate  | Factor   | Rate               | Factor   |
| 36                    | 5.99% | 0.030417 | 5.99%              | 0.030417 |
| 48                    | 5.99% | 0.023480 | 5.99%              | 0.023480 |
| 60                    | 5.99% | 0.019328 | 6.99%              | 0.019796 |
| 72                    | 5.99% | 0.015088 | 6.99%              | 0.017044 |
| 84                    | 6.99% | 0.011606 | 7.99%              | 0.015581 |

\*Please see page 6 for rates based on credit tier, LTV, and term.

## Low Rate Financing

| Model          | Terms | Rate  | Payment Factor | Dealer Participation |
|----------------|-------|-------|----------------|----------------------|
| ALL ZTR MODELS | 36    | 0%    | 0.027777       | 6%                   |
|                | 36    | .99%  | 0.028204       | 5%                   |
|                | 36    | 1.99% | 0.028638       | 3%                   |
|                | 36    | 3.99% | 0.029520       | FREE                 |
|                | 48    | 0%    | 0.020833       | 8%                   |
|                | 48    | .99%  | 0.021257       | 6%                   |
|                | 48    | 1.99% | 0.021691       | 5%                   |
|                | 48    | 4.99% | 0.023025       | FREE                 |

## 120 Month Payments Available!

| Model          | Terms | Rate  | Payment Factor | Dealer Participation |
|----------------|-------|-------|----------------|----------------------|
| ALL ZTR MODELS | 120   | 6.99% | 0.011606       | FREE                 |

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

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T 800 479 6206

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Saturday: 8:30 a.m. - 2:00 p.m. CST

Rebates are not available with low-rate financing.

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

## Dealer Participation

| Dealer Participation - 730+ |      |      |     |     |     |
|-----------------------------|------|------|-----|-----|-----|
|                             | 36   | 48   | 60  | 72  | 84  |
| 0.00%                       | 6%   | 8%   | 12% | 15% | 20% |
| 0.99%                       | 5%   | 6%   | 10% | 12% | 17% |
| 1.99%                       | 3%   | 5%   | 8%  | 10% | 14% |
| 2.99%                       | 2%   | 4%   | 6%  | 8%  | 12% |
| 3.99%                       | FREE | 2%   | 4%  | 5%  | 9%  |
| 4.99%                       | FREE | FREE | 1%  | 3%  | 6%  |

| Dealer Participation - 660-729 |    |     |     |     |     |
|--------------------------------|----|-----|-----|-----|-----|
|                                | 36 | 48  | 60  | 72  | 84  |
| 0.00%                          | 8% | 11% | 15% | 18% | 23% |
| 0.99%                          | 6% | 10% | 13% | 16% | 21% |
| 1.99%                          | 5% | 8%  | 11% | 13% | 18% |
| 2.99%                          | 4% | 6%  | 8%  | 11% | 16% |
| 3.99%                          | 2% | 4%  | 6%  | 8%  | 13% |
| 4.99%                          | 1% | 2%  | 4%  | 6%  | 10% |