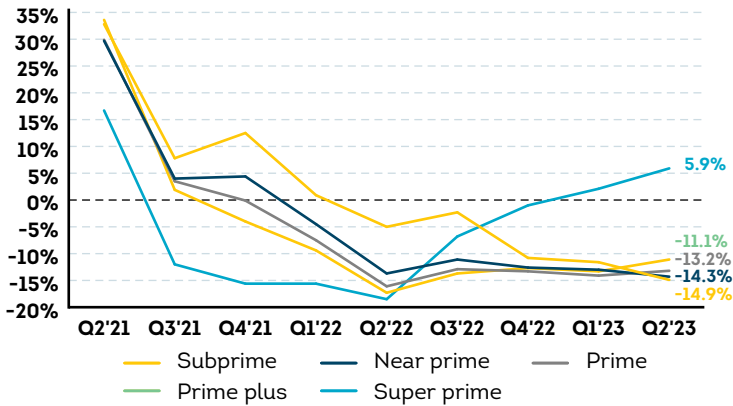


Origination volume remains down, monthly payments stabilize as delinquencies remain elevated



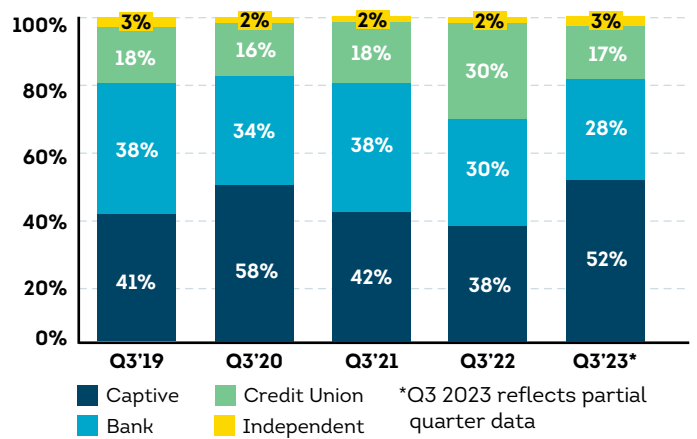
SUPER PRIME ORIGINATIONS GREW YOY; ALL OTHER TIERS REMAIN DOWN

YoY Change in Originations (Count)
- Q2 2021 to Q2 2023



CAPTIVES REGAIN NEW ORIGINATION SHARE

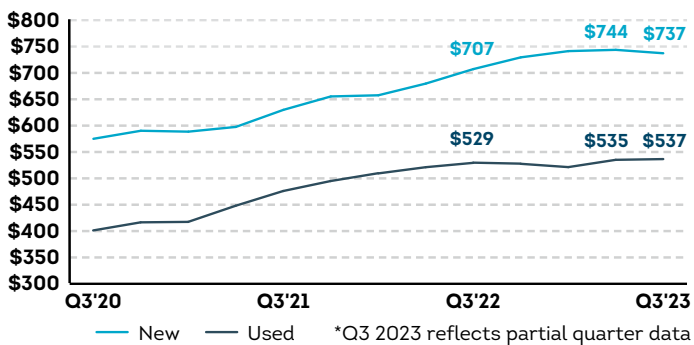
Market Share, New Auto Loan Originations (Count)
- Q3 2019 to Q3 2023*



Monthly payments stabilize, but delinquencies remain elevated

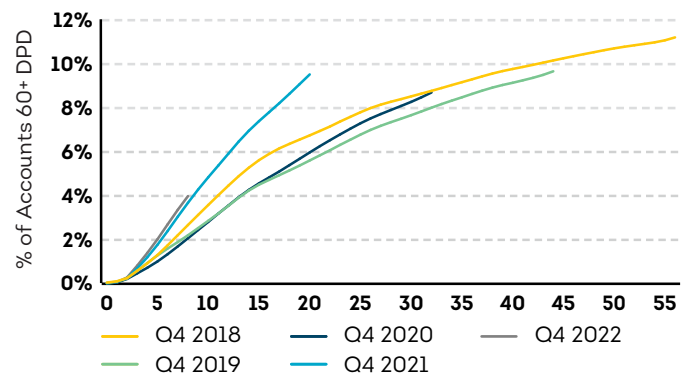
MONTHLY PAYMENT GROWTH SUBSIDES

Average Monthly Payment (Loan Originations)
- Q3 2020 to Q3 2023*



DELINQUENCY REMAINS ELEVATED FOR USED FINANCING

Vintage Delinquency of Used Auto Loans



To learn more, view the full [Auto Industry Insights Report](#).