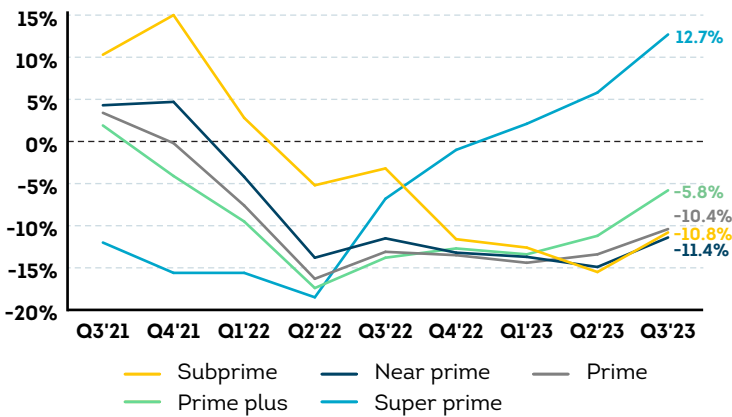


Growing new vehicle inventory drove super prime originations; used delinquencies remained flat YOY



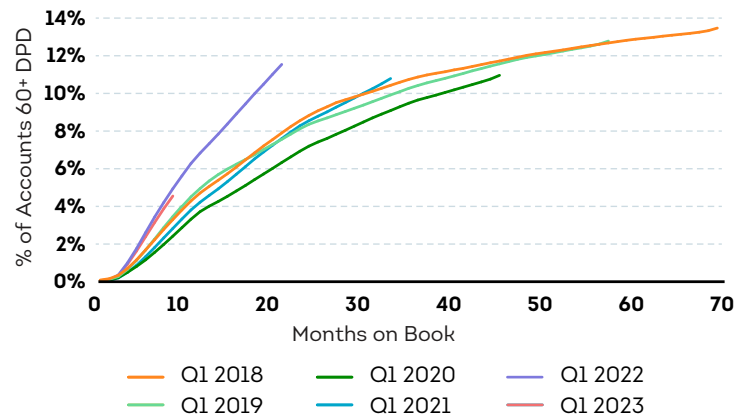
SUPER PRIME ORIGINATIONS GREW 12.7% YOY

YoY Change in Originations (Count)
Q3 2021-Q3 2023



2023 USED VINTAGE SHOWS SIMILAR PERFORMANCE TO PRIOR YEAR

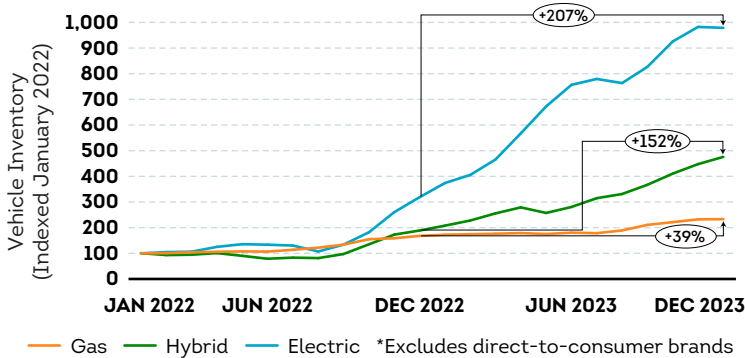
Vintage Delinquency of **Used** Auto Loans



New vehicle inventory grows, especially for higher priced vehicles

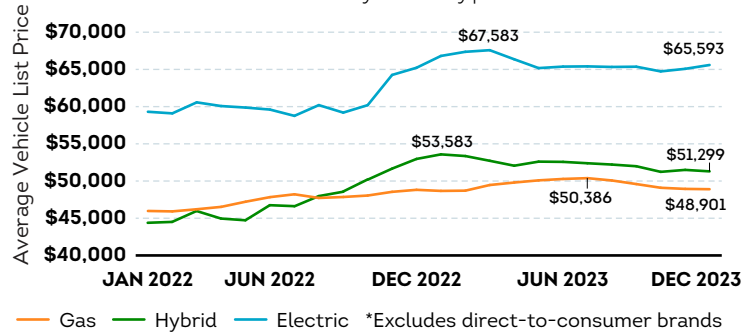
EV AND HYBRID INVENTORY GREW THE MOST

Total New Vehicle Retail Advertised Inventory by Fuel Type* - Jan 2022 - Dec 2023



LIST PRICES FOR EV'S REMAINED SIGNIFICANTLY HIGHER

Average New Vehicle Retail Advertised List Price by Fuel Type*



Source: Retail Advertised Inventory by S&P Global Mobility

Source: Retail Advertised Inventory by S&P Global Mobility

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