

# Auto Loan Origination Trends

Select date range ▾

Current Avg Loan Amount

\$30.3K

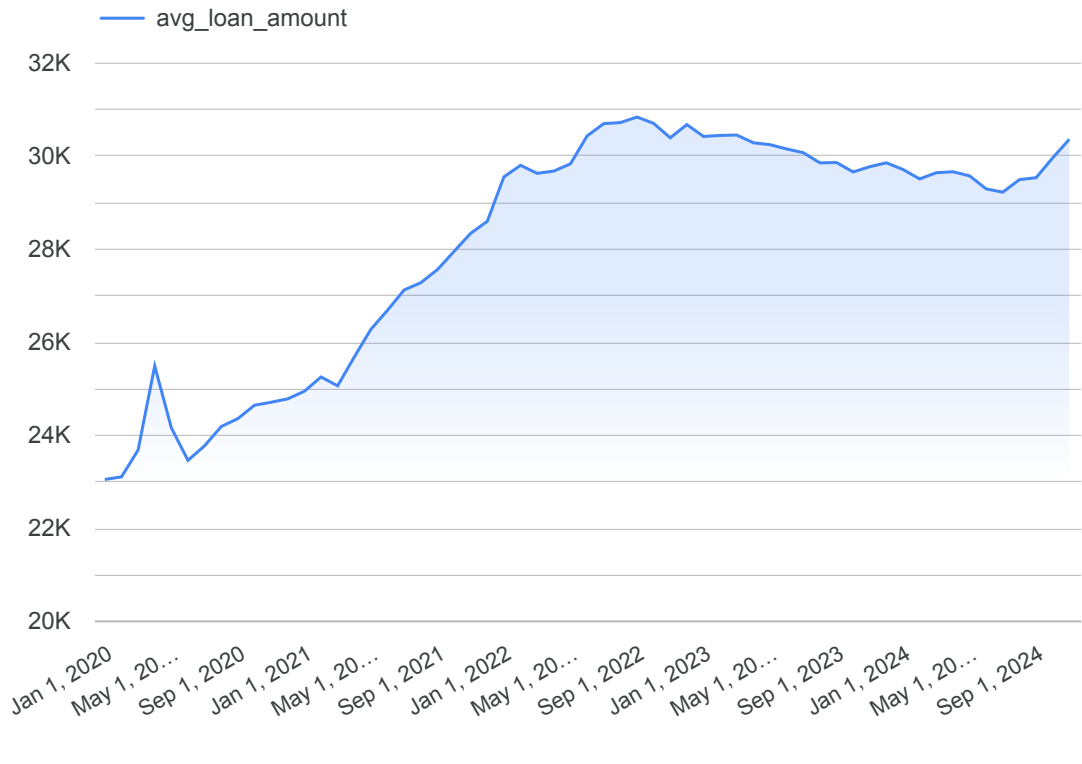
Avg Loan Size YoY Growth

1.98%

Loan Volume YoY Growth

10.2%

Average Loan Amount Trends



Monthly Loan Origination Volume

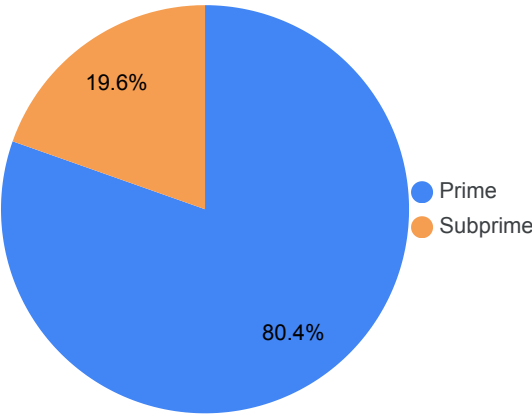


# Portfolio Risk Assessment

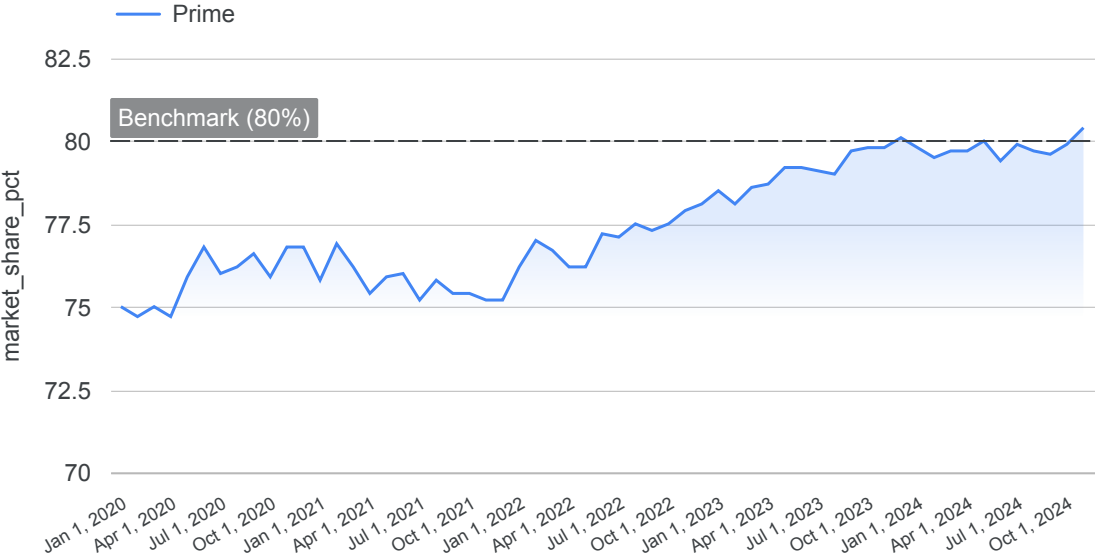
Select date range



Current Credit Risk Composition



Prime Borrower Market Share Over Time

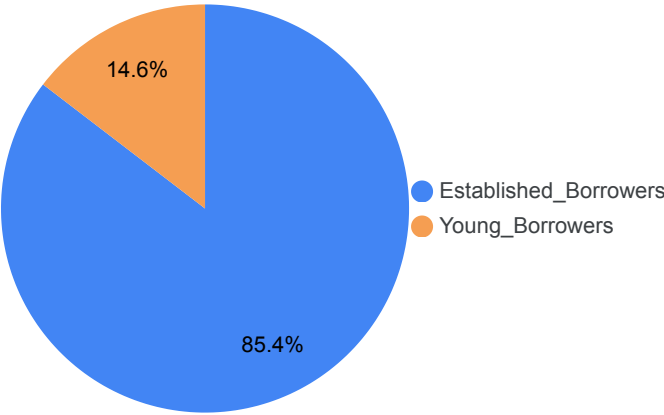


**Portfolio Quality Improving.**

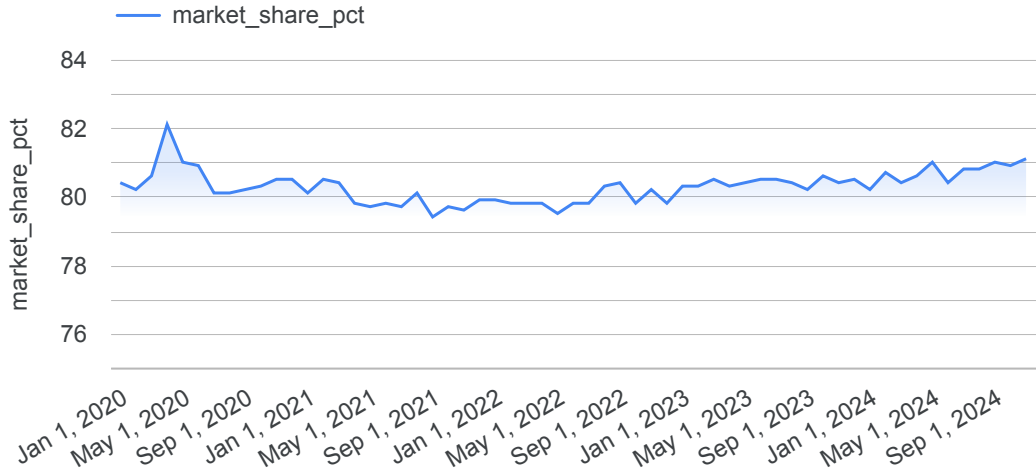
**Prime borrowers: 75% → 80%+**

**Target:** Maintain above 80%

Borrower Age Distribution



Above Median Income Market Share Over Time



**High Income Market Share**

Above-median income borrowers dominate lending market at ~81%.

# Strategic Insights

Current Subprime Share

market\_share\_pct  
19.6

Peak Subprime

market\_share\_pct  
25.3

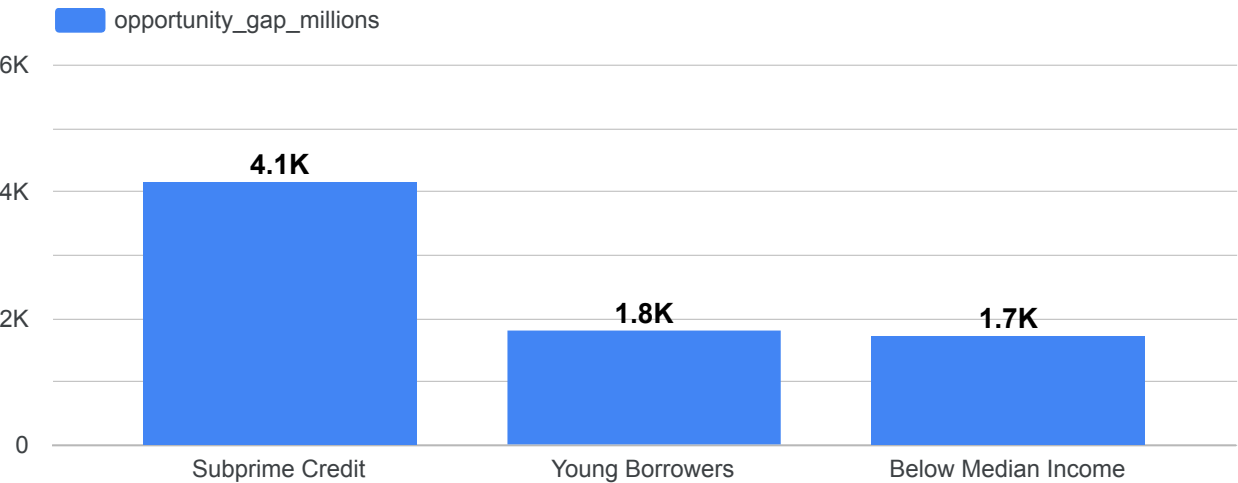
Current Young Borrowers

market\_share\_pct  
14.6

Peak Young Borrowers

market\_share\_pct  
17.2

Market Volume Opportunity (\$ Millions)



## MARKET OPPORTUNITY ANALYSIS

### SUBPRIME CREDIT SEGMENT

- Current Share: 19.6% (Nov 2024)
- Trend: Declining from 23%+ in 2021
- Opportunity: \$4.1 billion in volume gap between current and peak volume levels.

### YOUNG BORROWER SEGMENT

- Current Share: 14.6% (Nov 2024)
- Trend: Steady decline from 17%+ in 2020
- Opportunity: Reverse demographic aging trend

### INCOME DIVERSIFICATION

- Above-Median Areas: 81%+ (concentrated)
- Below-Median Areas: 19% (underserved)
- Opportunity: Balanced portfolio approach