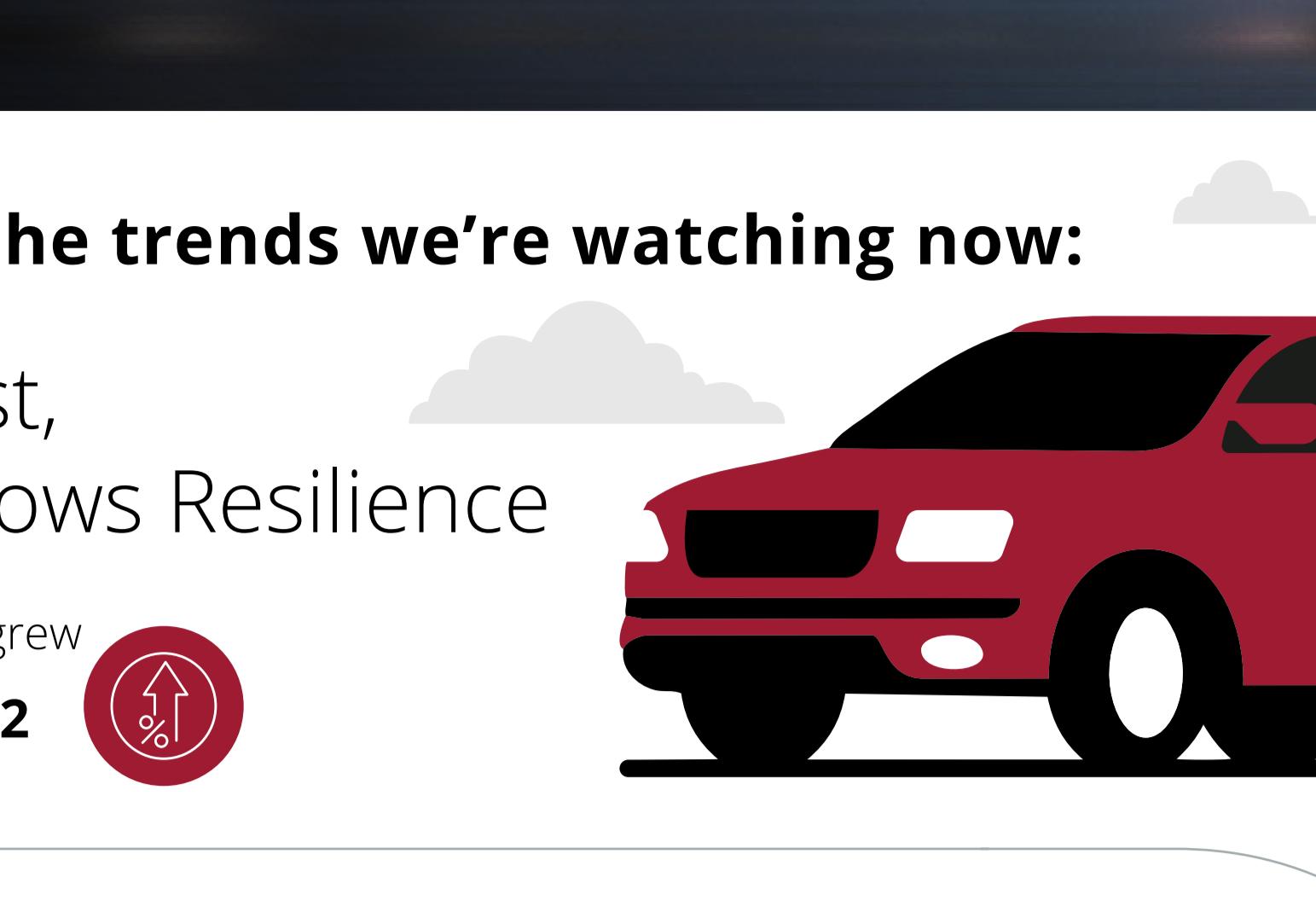


Auto Insights for 2026

The State of the Auto Industry and Key Trends to Watch

The auto industry has experienced major shifts in recent years. As dealers and lenders work to navigate a new reality of risk and opportunity, staying informed is key to staying ahead.

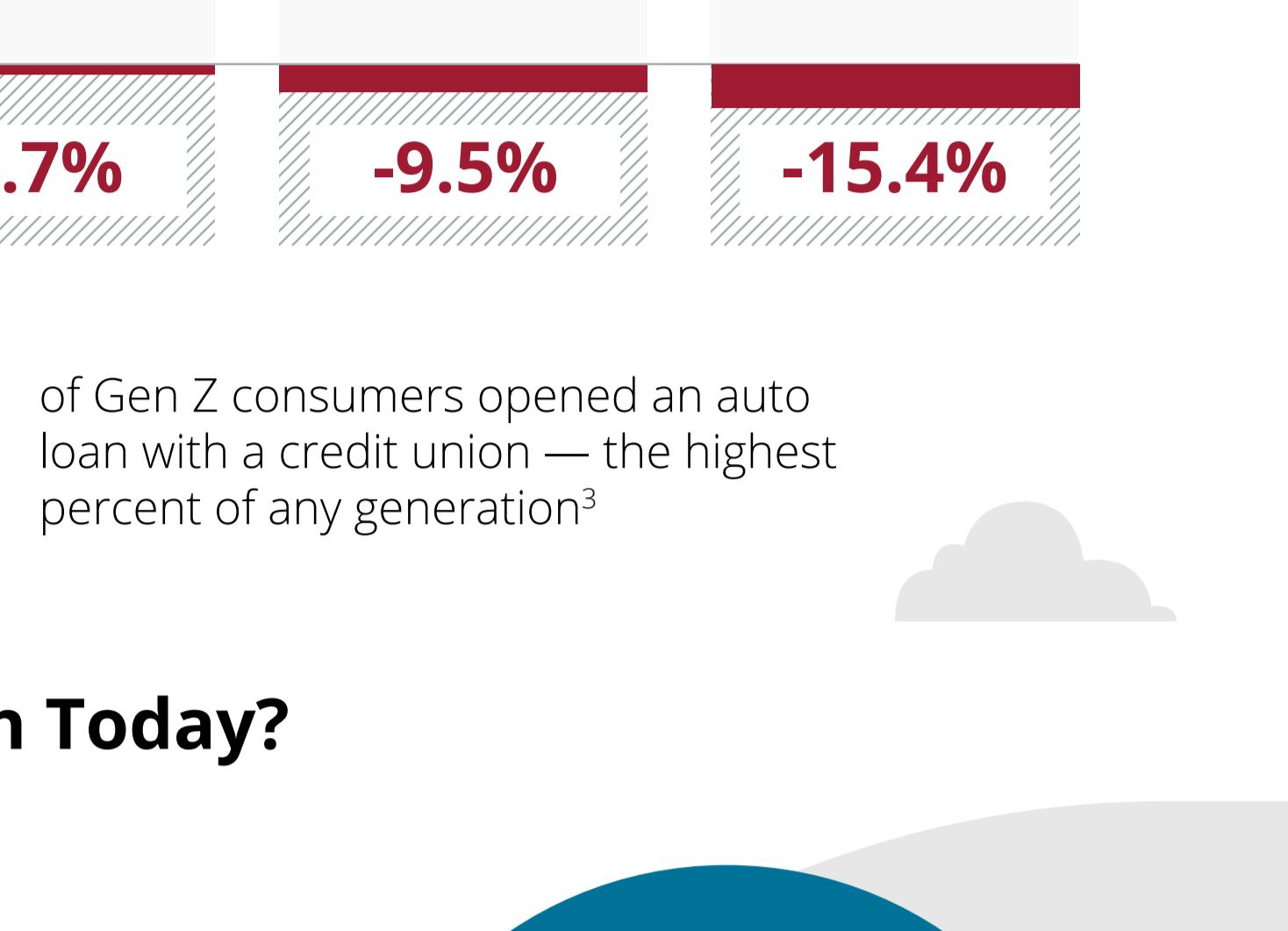


Here's what we've been seeing—and the trends we're watching now:

1 Affordability Pressures Persist, But Auto Lending Growth Shows Resilience

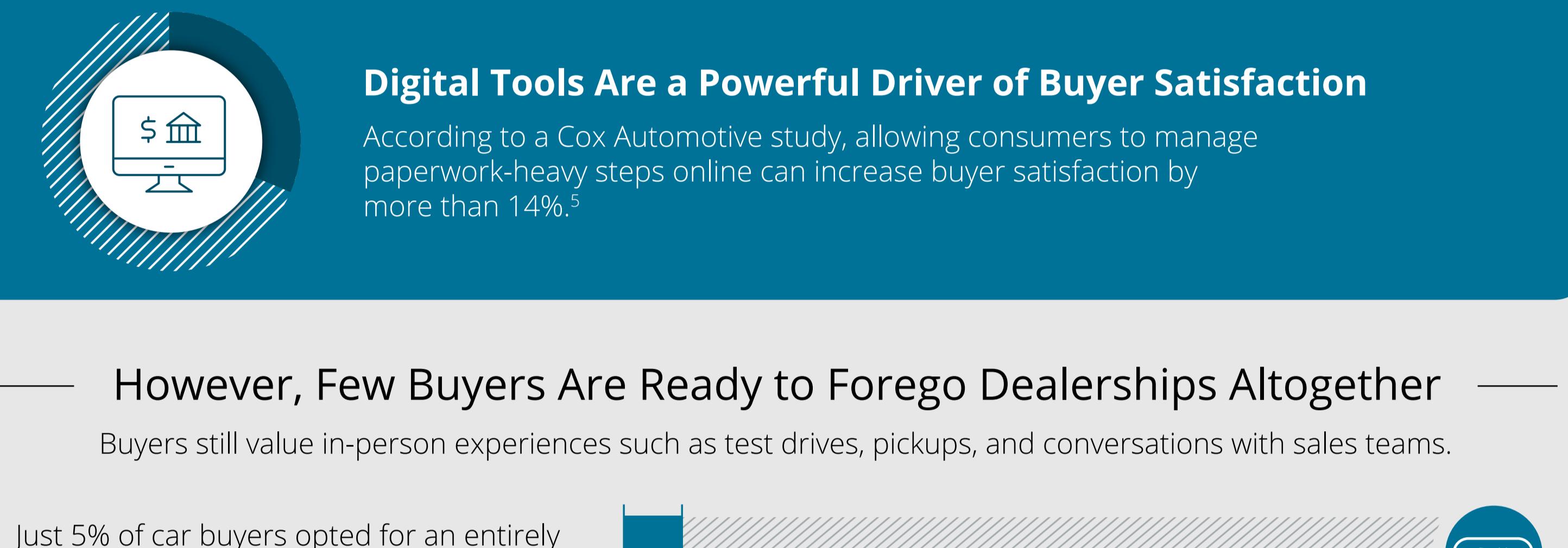
As of August 2025, the value of auto loan and lease originations grew

5.1% YoY¹ — a **\$22.6B increase²**



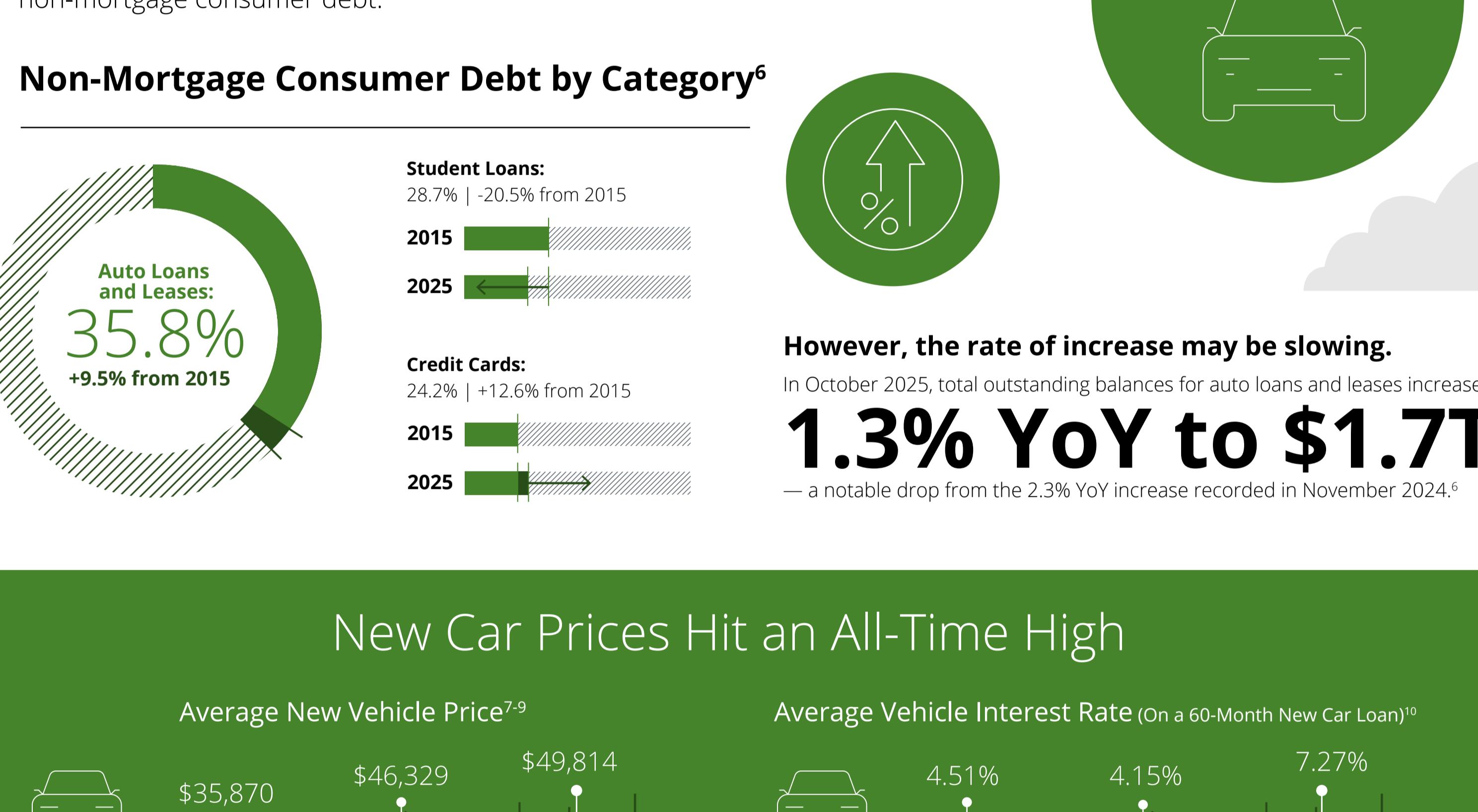
Growth Varied Across Lending Sectors in 2025, Potentially Signaling Shift in Consumer Preferences

Auto Origination Trends by Lender Types | YoY July 2025³



What Are the Factors Driving Auto Growth Today?

- Stabilizing car prices
- Easing interest rates
- Improved auto inventory
- Digital lending growth



2 For Dealers, Customer Experience Remains a Critical Differentiator

In one study, 60–70% of consumers indicated they would be willing to choose a dealership that offered their preferred experience, even if it meant paying a slightly higher price.⁴ So, how can auto dealers deliver stand-out experiences?



However, Few Buyers Are Ready to Forego Dealerships Altogether

Buyers still value in-person experiences such as test drives, pickups, and conversations with sales teams.

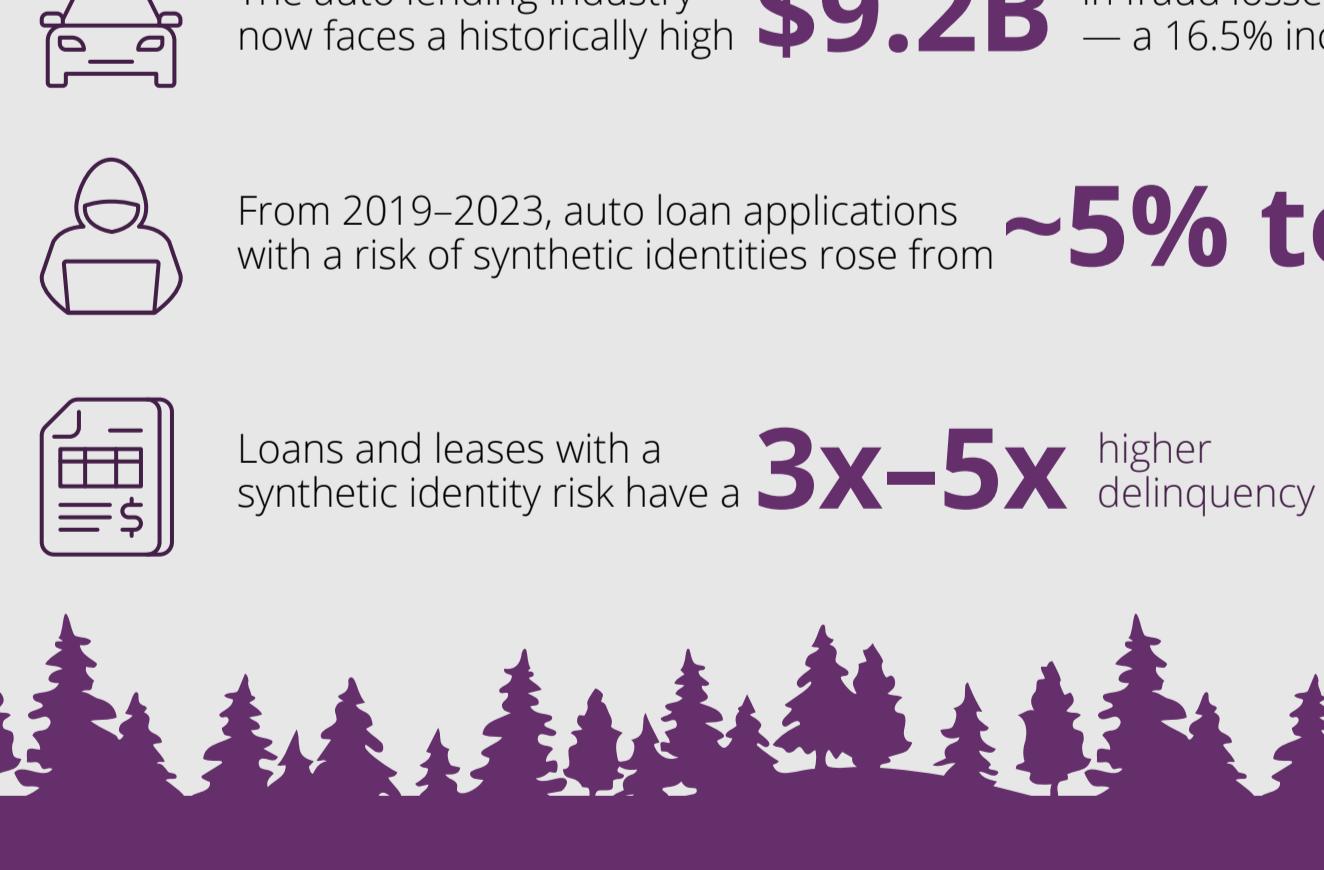
Just 5% of car buyers opted for an entirely digital buying experience in 2024⁵



3 Auto Debt is Rising as Consumers Face a Challenging Financial Landscape

Auto loans and leases continue to represent the largest share of non-mortgage consumer debt.¹

Non-Mortgage Consumer Debt by Category⁶



Younger Generations Feel the Financial Pressure More

Share of Auto Loans in 60+ DPD Delinquency, Dollar Rate (Excluding Severe Derogatory)¹²



The Share of Deep Subprime Borrowers Continues to Rise

Deep subprime borrowers once again represent the fastest growing category of auto loan customers.³

YoY change in share of auto loans by score band⁸



Get the latest Auto Insights

equifax.com/auto

Equifax, "December Market Pulse Webinar," 2025; Equifax, "December Market Pulse," 2024; Equifax, "Market Pulse: Auto Insights Report," Nov. 2025. ¹U.S. National Consumer Credit Report, 2024. ²Equifax, "Market Pulse: Auto Insights Report," Nov. 2025. ³Forch Group Media, 25 Amazing Statistics on How Car Owners Shop for Cars," Mar. 2025. ⁴Over-Car Set, "2024 Cox Auto Retailer to Buyer Journey Study," Jan. 2025. ⁵Equifax, "Market Pulse: Auto Insights Report," Nov. 2025. ⁶Equifax Internal Analysis, 2025. ⁷CBI News, "Equifax and Cox Automotive Partner to Tackle Rising Synthetic Identity Fraud in Auto Retail," Aug. 2024. ⁸BankInfoSecurity, "Auto Lending Fraud Climbs 16.5% to \$9.2B in 2024," Mar. 2025. ⁹Equifax Internal Analysis, 2025. ¹⁰Equifax Internal Analysis, 2025. ¹¹Equifax Internal Analysis, 2025. ¹²Equifax Internal Analysis, 2025. ¹³Equifax Internal Analysis, 2025. ¹⁴Equifax Internal Analysis, 2025. ¹⁵Equifax Internal Analysis, 2025. ¹⁶Equifax Internal Analysis, 2025. ¹⁷Equifax 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