

INDUSTRIES & MARKETS

Car financing and leasing in the United States

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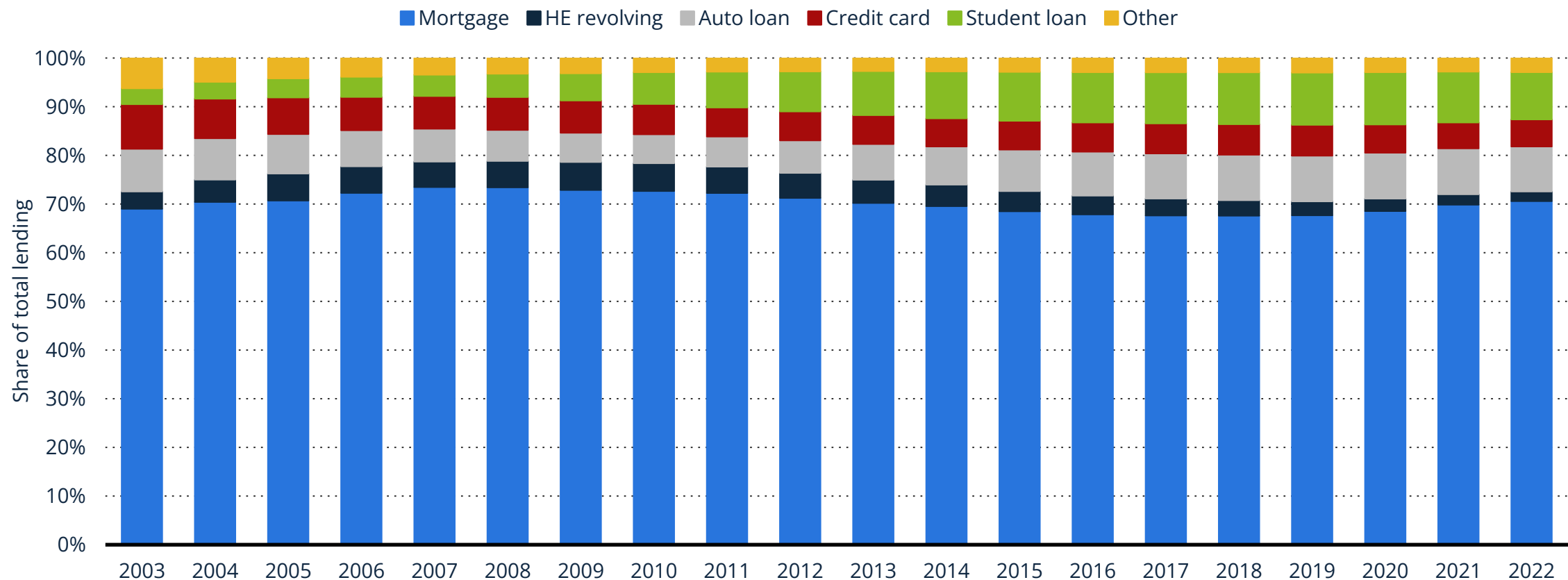
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CHAPTER 01

Car loans

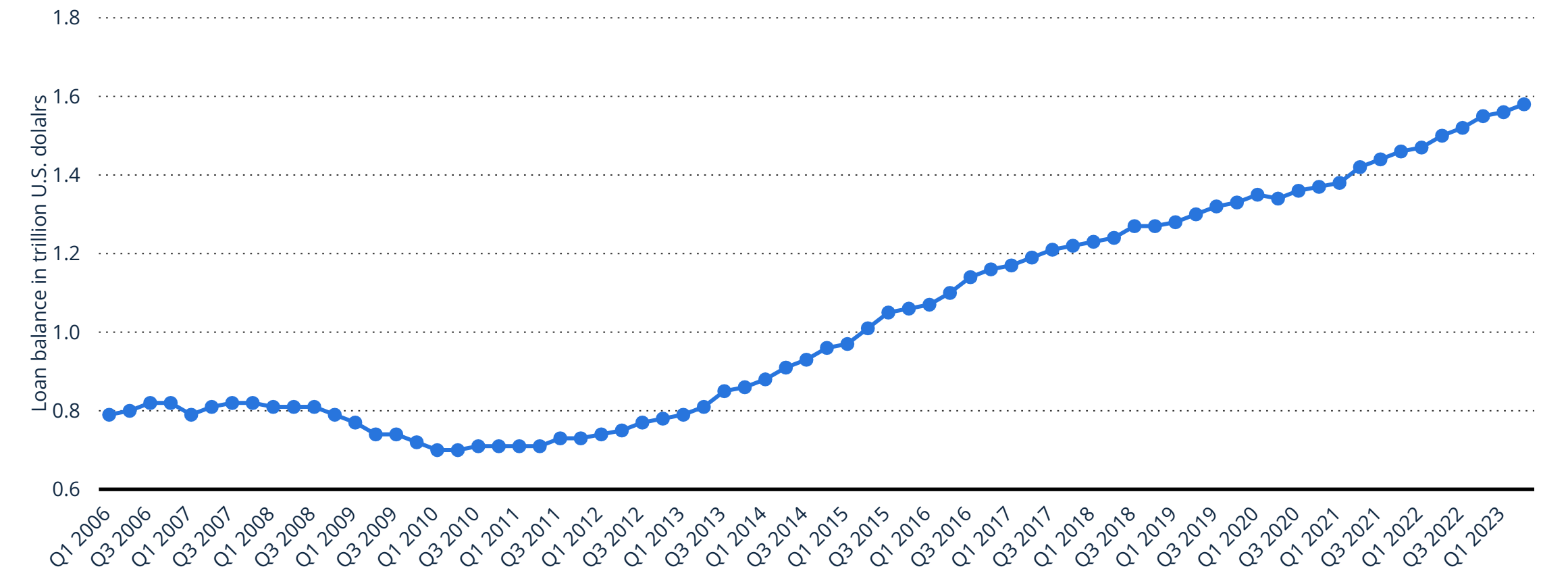
Composition of the total household debt balance in the United States from 2003 to 2022, by type of lending

Composition of household credit in the U.S. 2003-2022, by type of lending



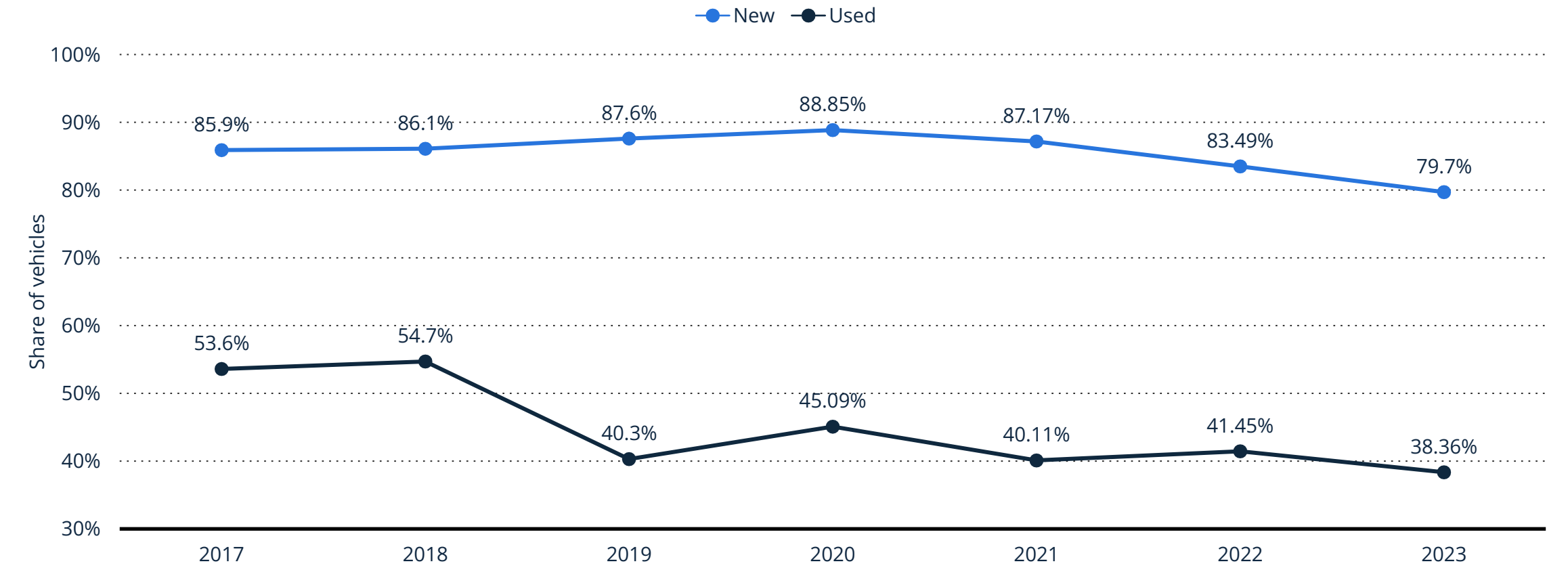
Total car loan balances in the United States from 2nd quarter 2006 to 2nd quarter 2023 (in trillion U.S. dollars)

Total car loan balances in the U.S. 2006-2023



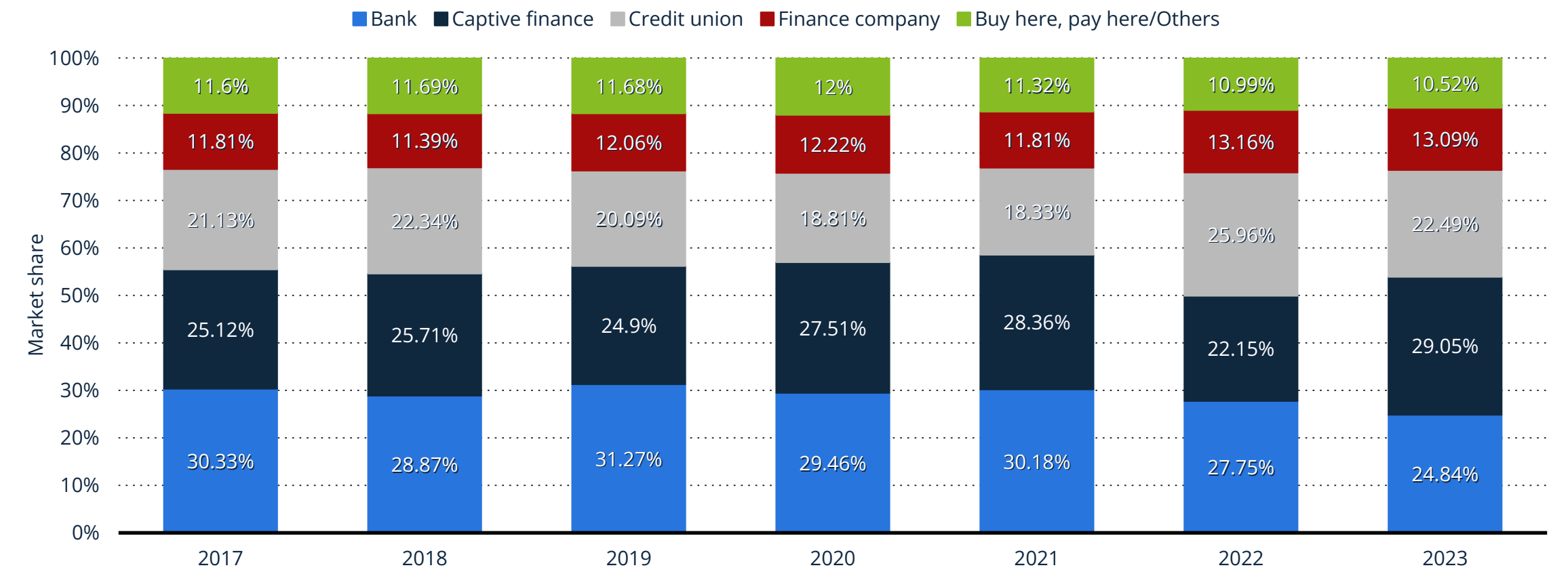
Share of used and new vehicles with financing in the United States from 2017 to 2023

Share of used and new U.S. vehicles with financing 2017-2023



Distribution of vehicle loan sources in the United States from 2017 to 2023

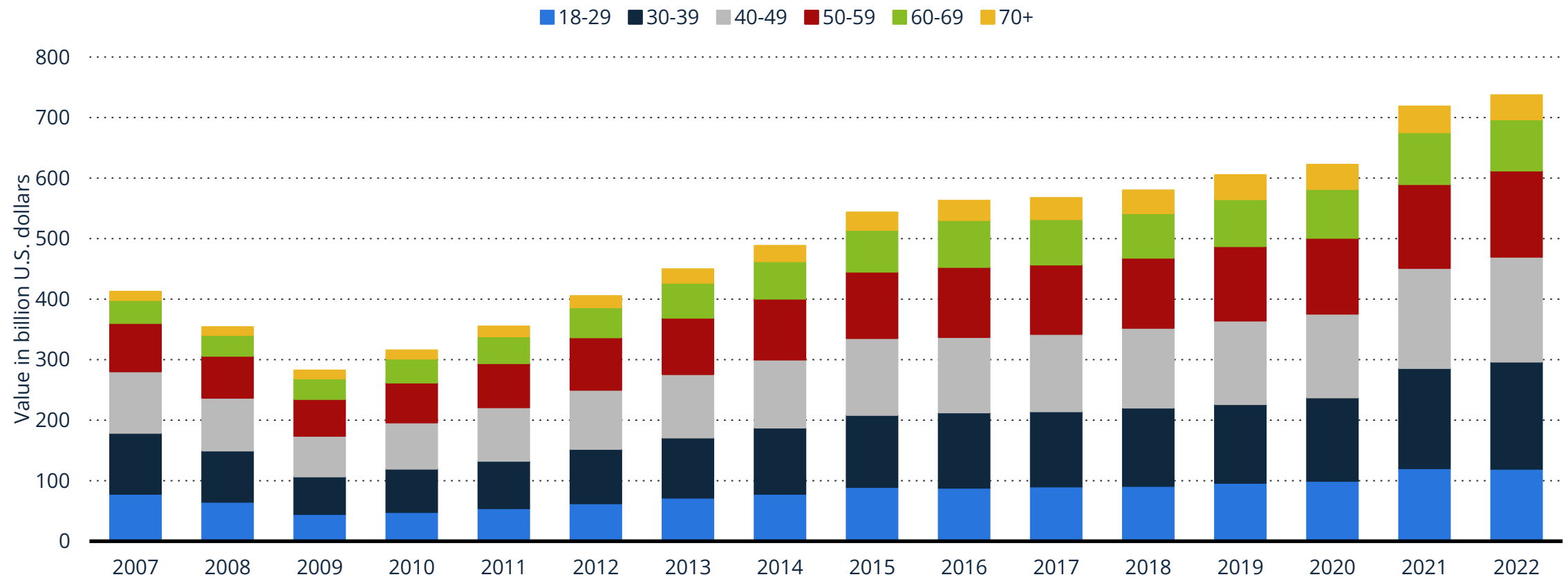
Distribution of vehicle loans in the U.S. 2017-2023, by lender type



6 **Description:** Car loans granted by banks constituted nearly 24 percent of all automobile financing in the United States in the second quarter of 2023. A lower value than in the previous year. Captive finance, which refers to subsidiaries of car manufacturers or dealers that finance the purchase of cars, had a slightly smaller market share. Finally, buy here, pay here (BHPH) and other types of lending had the smallest market share. In BHPH, the car dealer where the vehicle is bought, also lends money to [...] [Read more](#)
Note(s): United States; 2017 to 2023; Figures as of the second quarter of each year.
Source(s): Experian

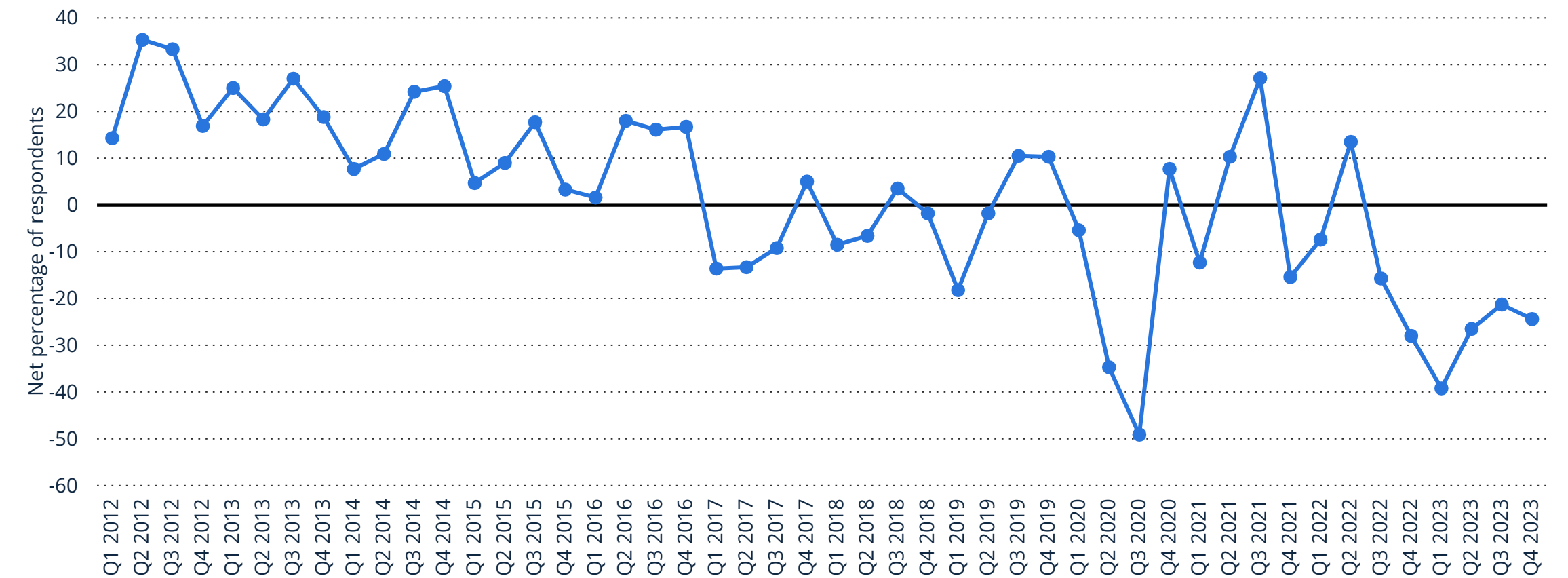
Value of car loan originations in the United States from 2007 to 2022, by age (in billion U.S. dollars)

Value of car loan originations in the U.S. 2007-2022, by age



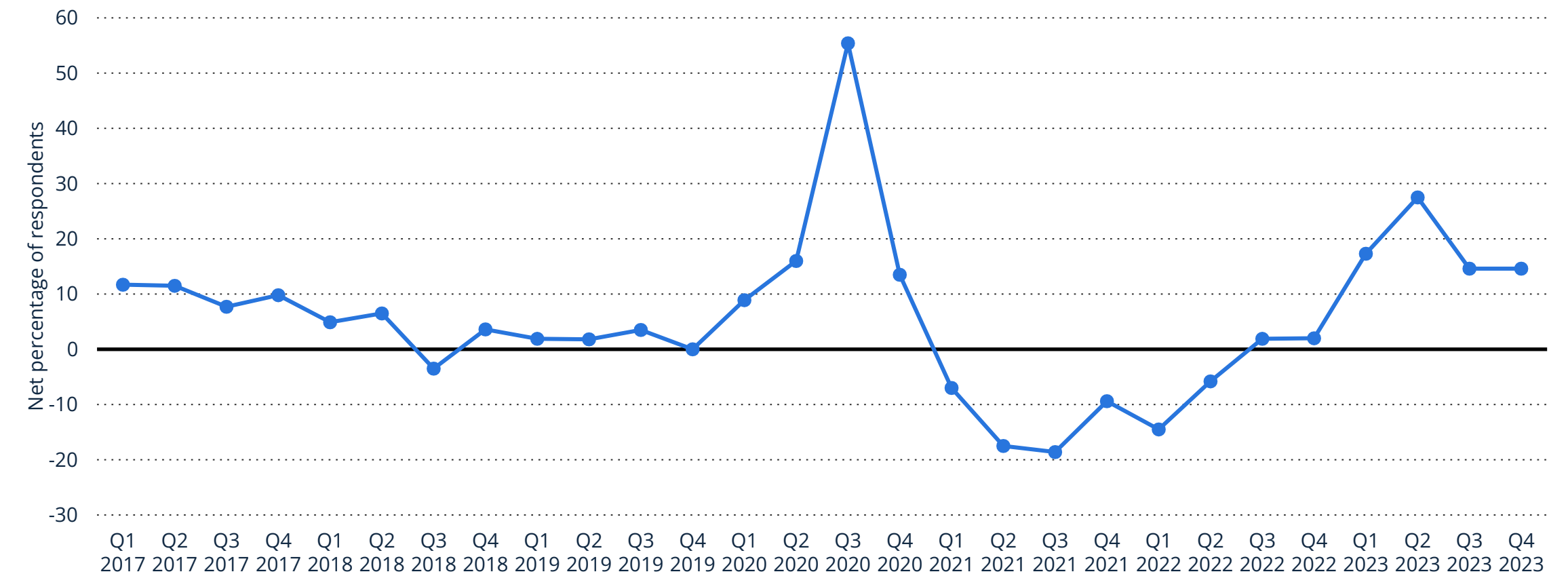
Net percentage of domestic banks reporting stronger demand for car loans in the United States from 1st quarter 2012 to 4th quarter 2023

Demand for car loans in the U.S. 2012-2023



Net percentage of domestic banks reporting tightening standards for car loans in the United States from 1st quarter 2017 to 4th quarter 2023

Tightening standards for car loans in the U.S. 2017-2023

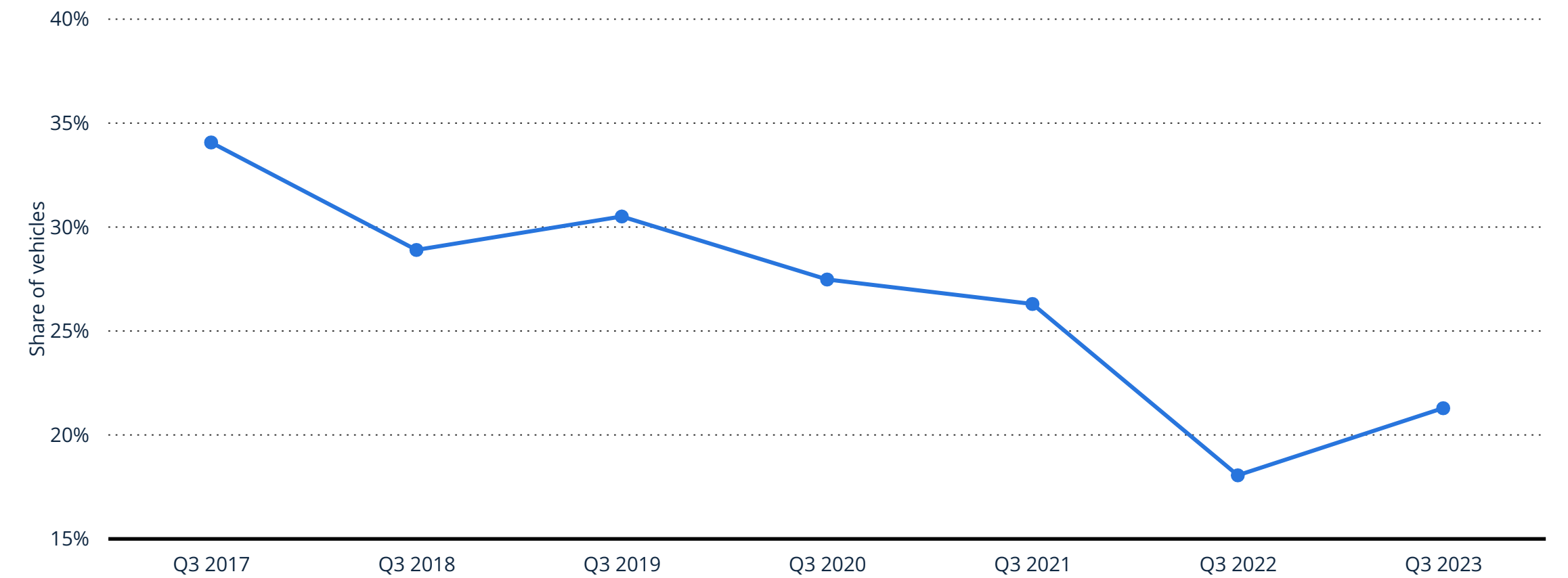


CHAPTER 02

Car leases

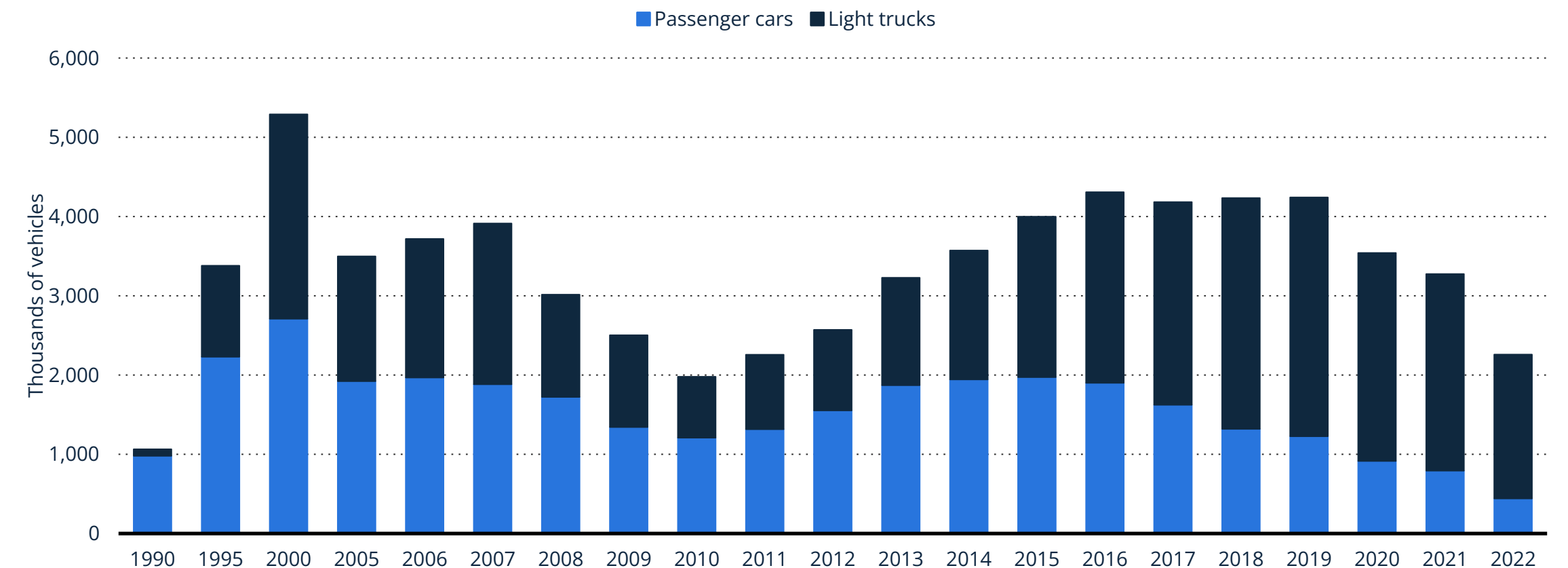
Percentage of new vehicles on lease in the United States from 3rd quarter of 2017 to 3rd quarter of 2023

Share of all new U.S. vehicles that are leased 2017-2023



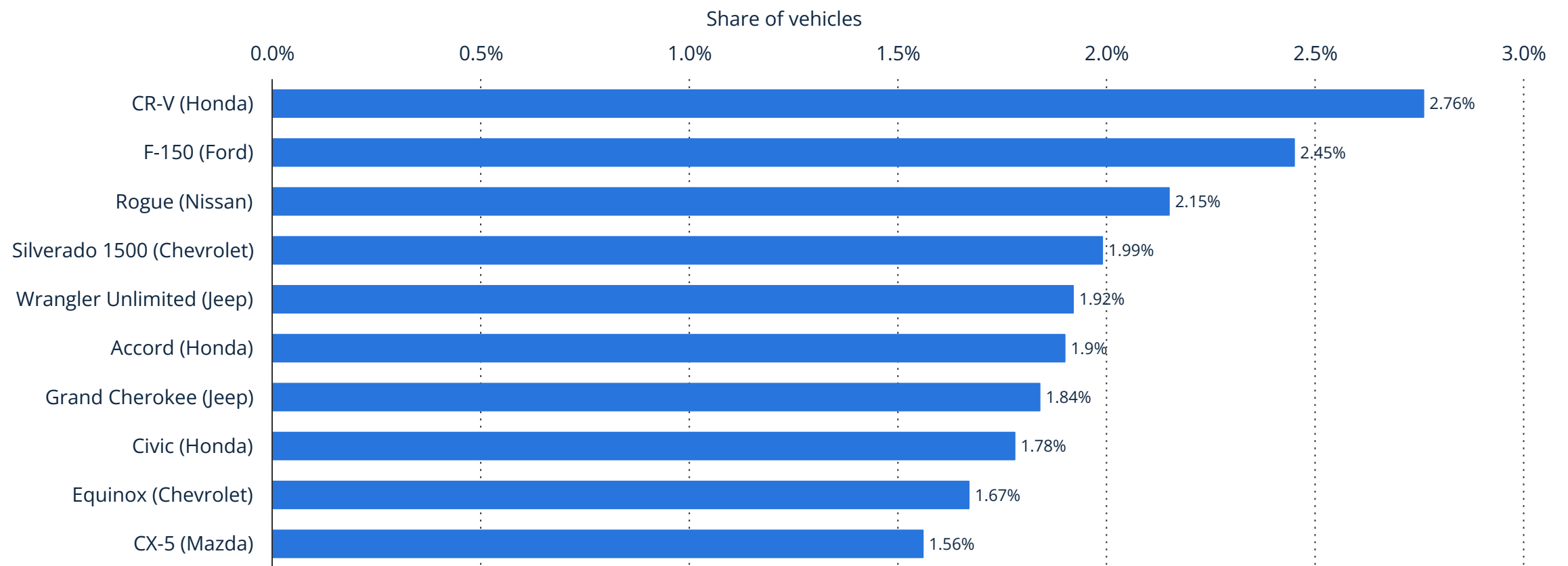
Number of leases of new vehicles in the United States from 1990 to 2022, by type of vehicle (in 1,000s of vehicles)

Number of leases of new vehicles in the U.S. 1990-2022, by vehicle type



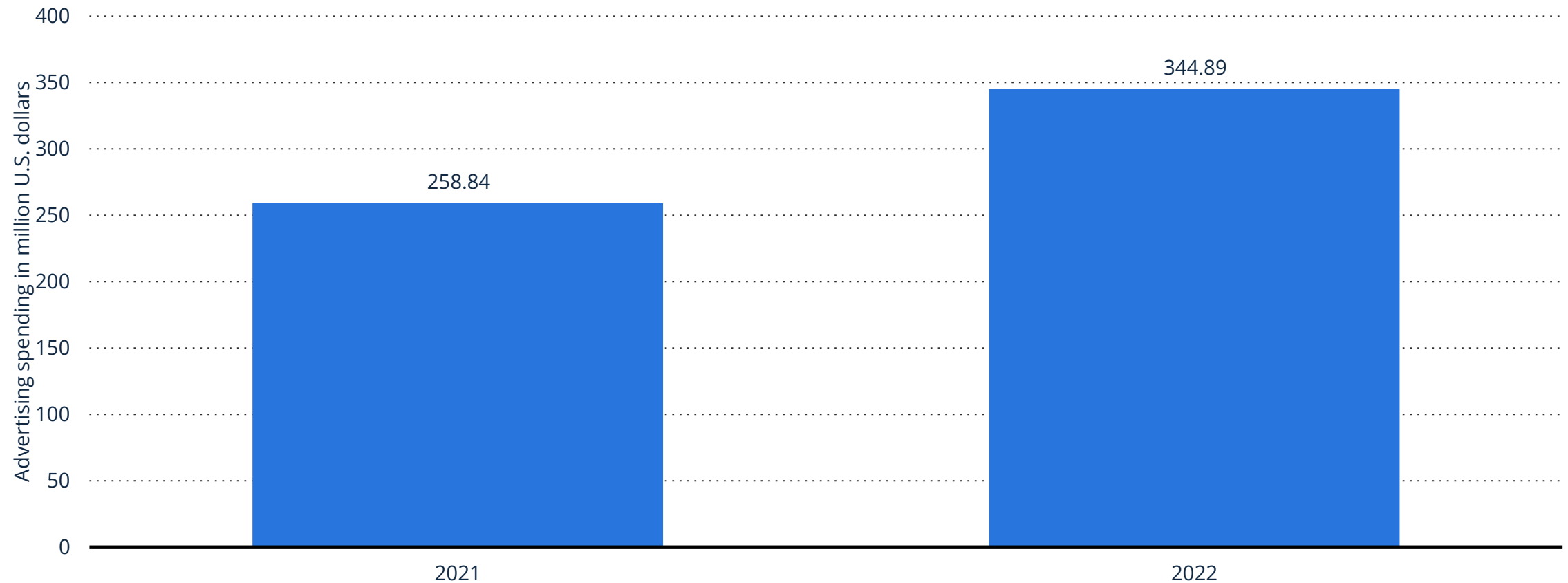
Market share of leading new leasing vehicle models in the United States in 3rd quarter 2023

Market share of leading new leasing vehicle models in the U.S. 2023



Advertising spending in the automotive rental and leasing industry in the United States from 2021 to 2022 (in million U.S. dollars)

U.S. automotive rental and leasing industry ad spend 2021-2022

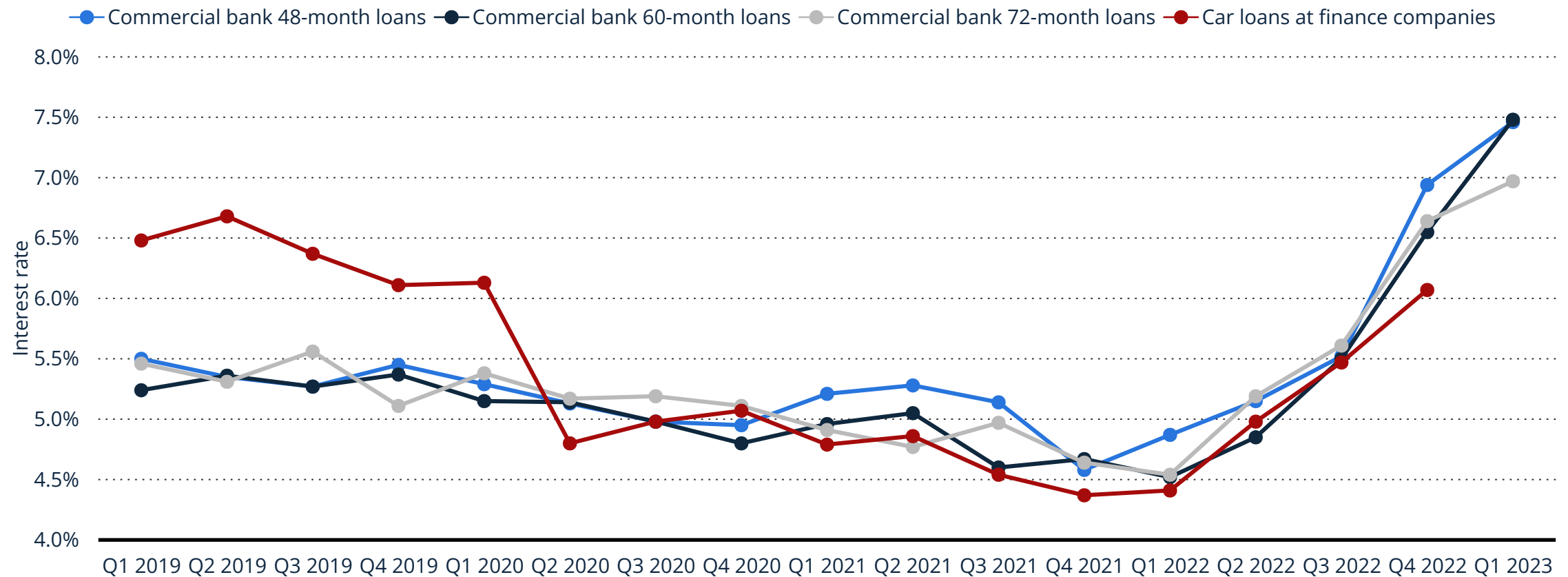


CHAPTER 03

Interest rates

Interest rates on new car loans in the United States from 1st quarter 2019 to 1st quarter 2023, by type

Car loan interest rates in the U.S. 2019-2023, by type



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