



TABLE OF CONTENTS

DATA SOURCES AND METHODOLOGY	4
DATA SOURCES	
METHODOLOGY	
STATE OF THE NON-PRIME AUTO FINANCE INDUSTRY AND 2024 OUTLOOK	 5
INTRODUCTION	
HIGHLIGHTS OF 2022-2023 TRENDS	6
ORIGINATIONS	6
AUTOMATION AND DIGITIZATION	6
LOSS MANAGEMENT	
TALENT MANAGEMENT	
COSTS AND RETURNS	6
OVERVIEW	7
OVERALL NON-PRIME AUTO FINANCE MARKET	
2023 SURVEY PARTICIPANTS' PORTFOLIO	
NON-PRIME LENDING AND CONSUMER	
THE U.S. VEHICLE MARKET - MACRO VIEW	9
ORIGINATIONS	13
ORIGINATION COMPOSITION	15
CONTRACT FUNDING	20
CONTRACT PROCESSING	21
TOUCHLESS PROCESS ADAPTATION AND DIGITIZATION	22
2022 COMPETITION AND GROWTH,2023 EXPECTATIONS	23
CUSTOMER SERVICE	24
LOSS MANAGEMENT	25
NON-PRIME PORTFOLIO OVERVIEW AND PERFORMANCE	26
FRAUD TRENDS	29
TALENT MANAGEMENT	30
COMPENSATION AND BENEFITS	30
FINANCIAL PERFORMANCE	33
EXPENSES	33
INCOME AND RETURNS	34
EQUIFAX - ALTERNATIVE CREDIT	36
OTHER CONSUMER CREDIT	
DISCLAIMERS	38
ABOUT	
APPENDIX	
SURVEY OUESTIONS	41

