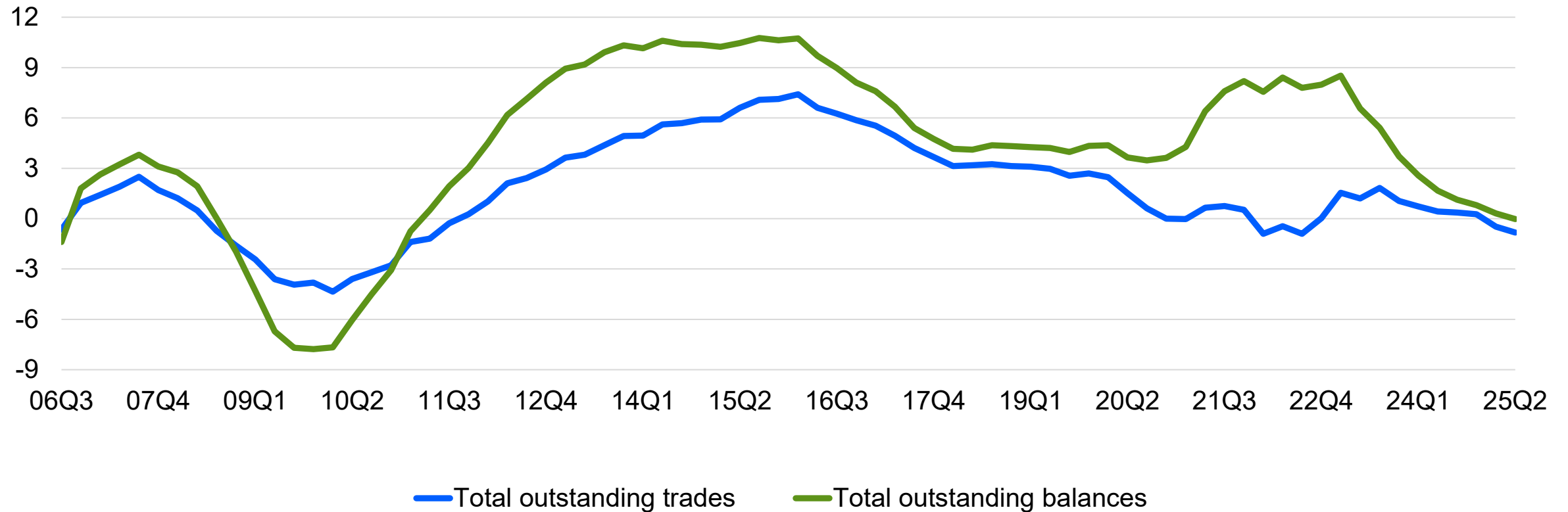


Chart 1: Annual Change Turns Negative

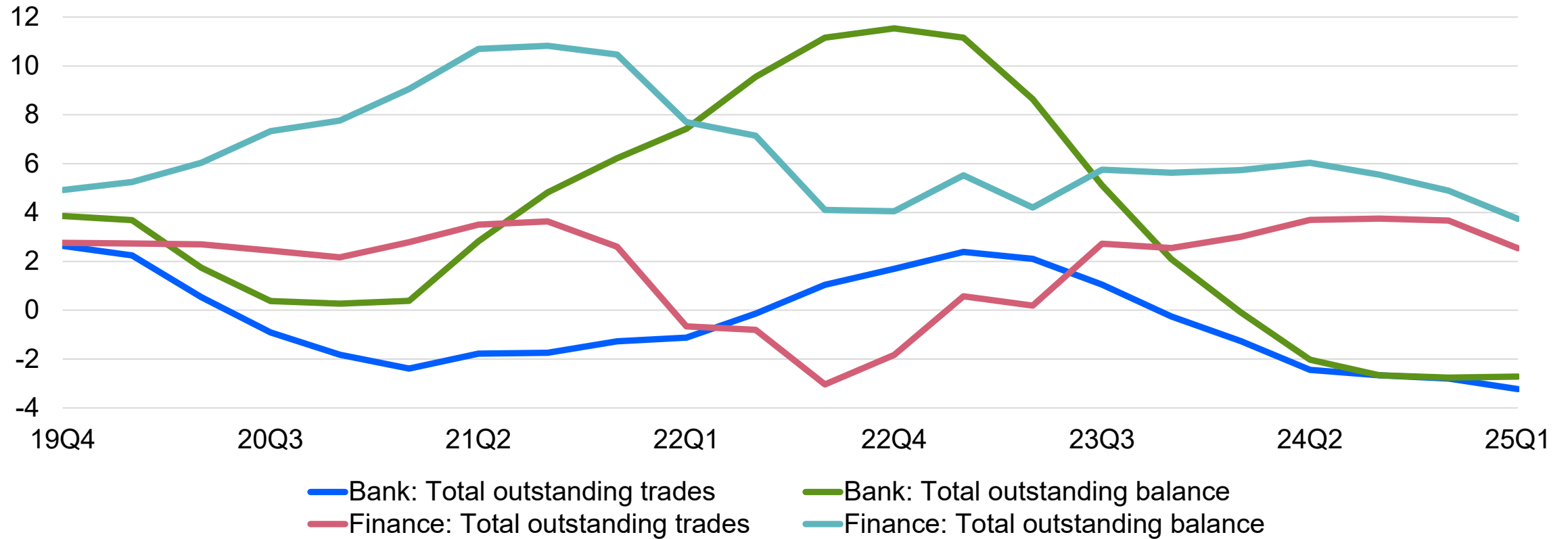
Auto consumer credit, balances and accounts, % change yr ago



Sources: Equifax, Moody's Analytics

Chart 2: Lenders Remain Largely Entrenched in Recent Trends

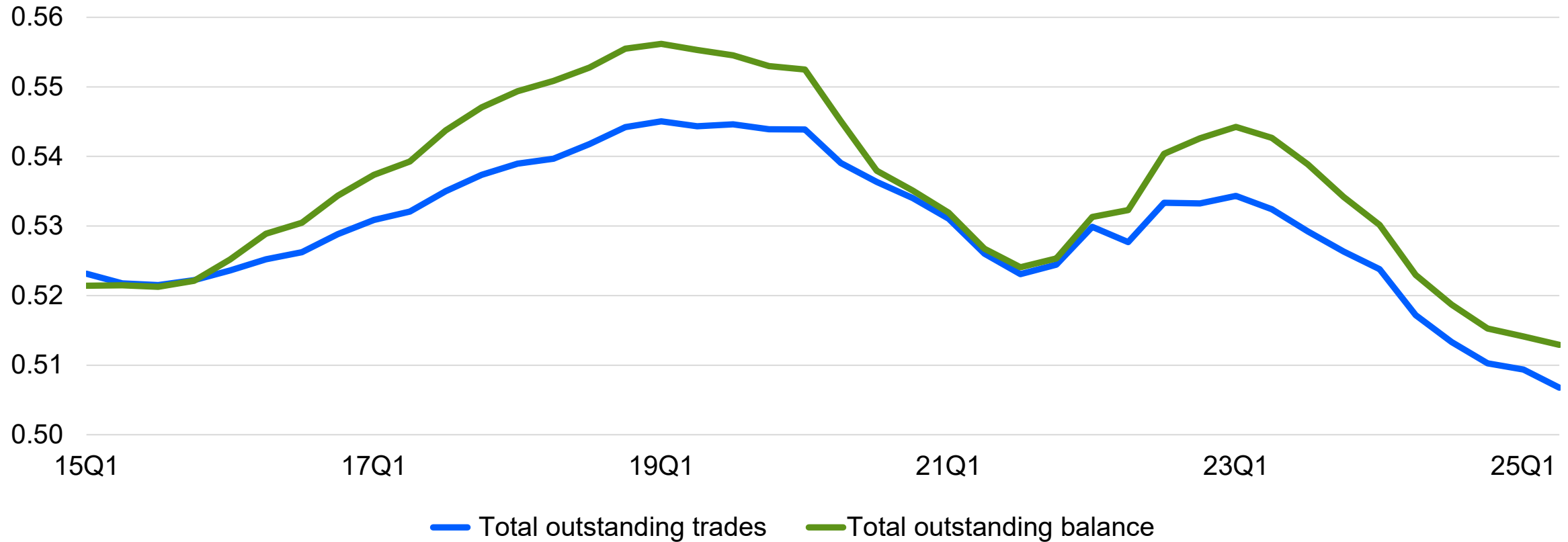
Account and balance growth at banks and finance firms, % change yr ago, NSA



Sources: Equifax, Moody's Analytics

Chart 3: Banks/CU Losing Market Share to Auto Finance Companies

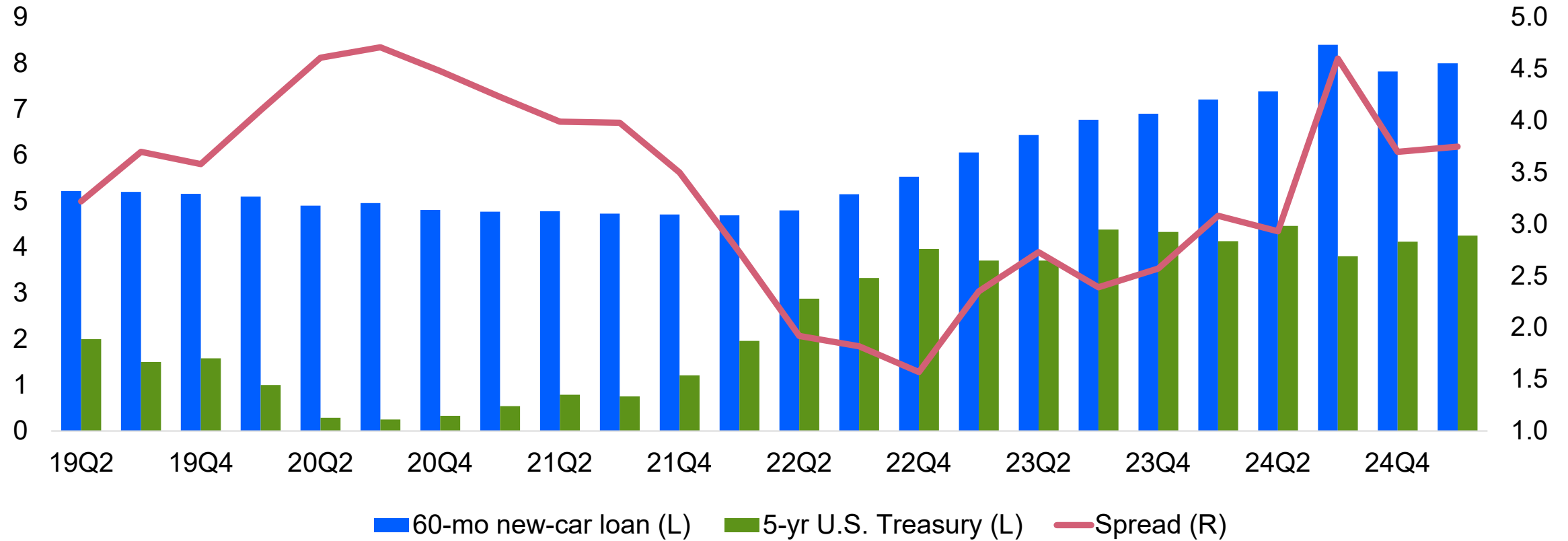
Share of auto credit market - net % attributable to banks/CU (NSA) for U.S.



Sources: Equifax, Moody's Analytics

Chart 4: Auto Credit Spreads Widen

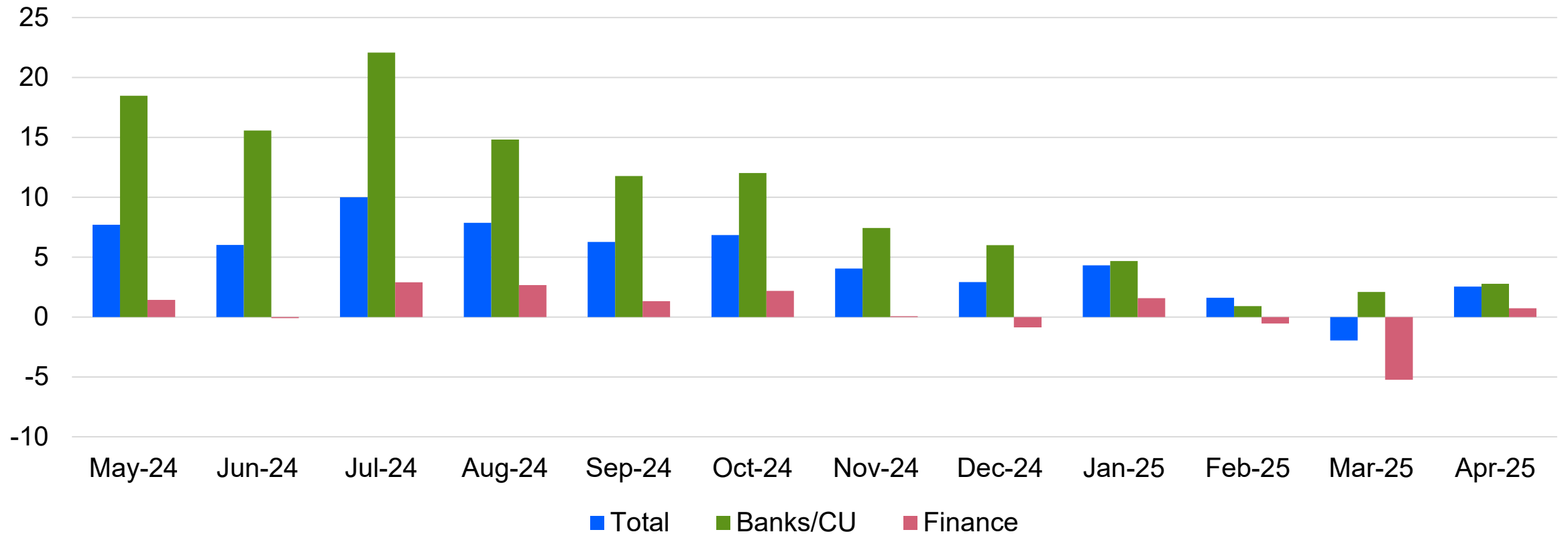
Auto loan interest rate, % p.a., NSA



Sources: National Credit Union Administration, U.S. Bureau of Public Debt, Moody's Analytics

Chart 5: Auto Delinquencies Decreased in March

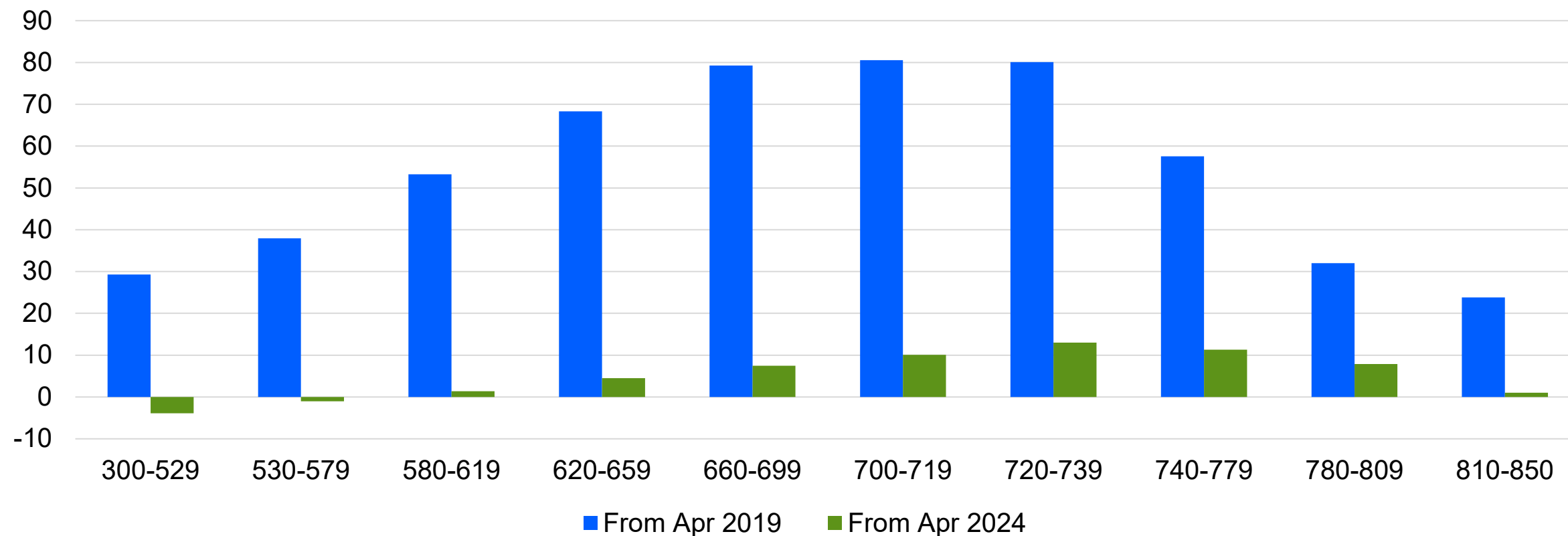
30+ day delinquency rate, autos, % change yr ago



Sources: CreditForecast, Moody's Analytics

Chart 6: Delinquency Growth Slows, but Remains Elevated

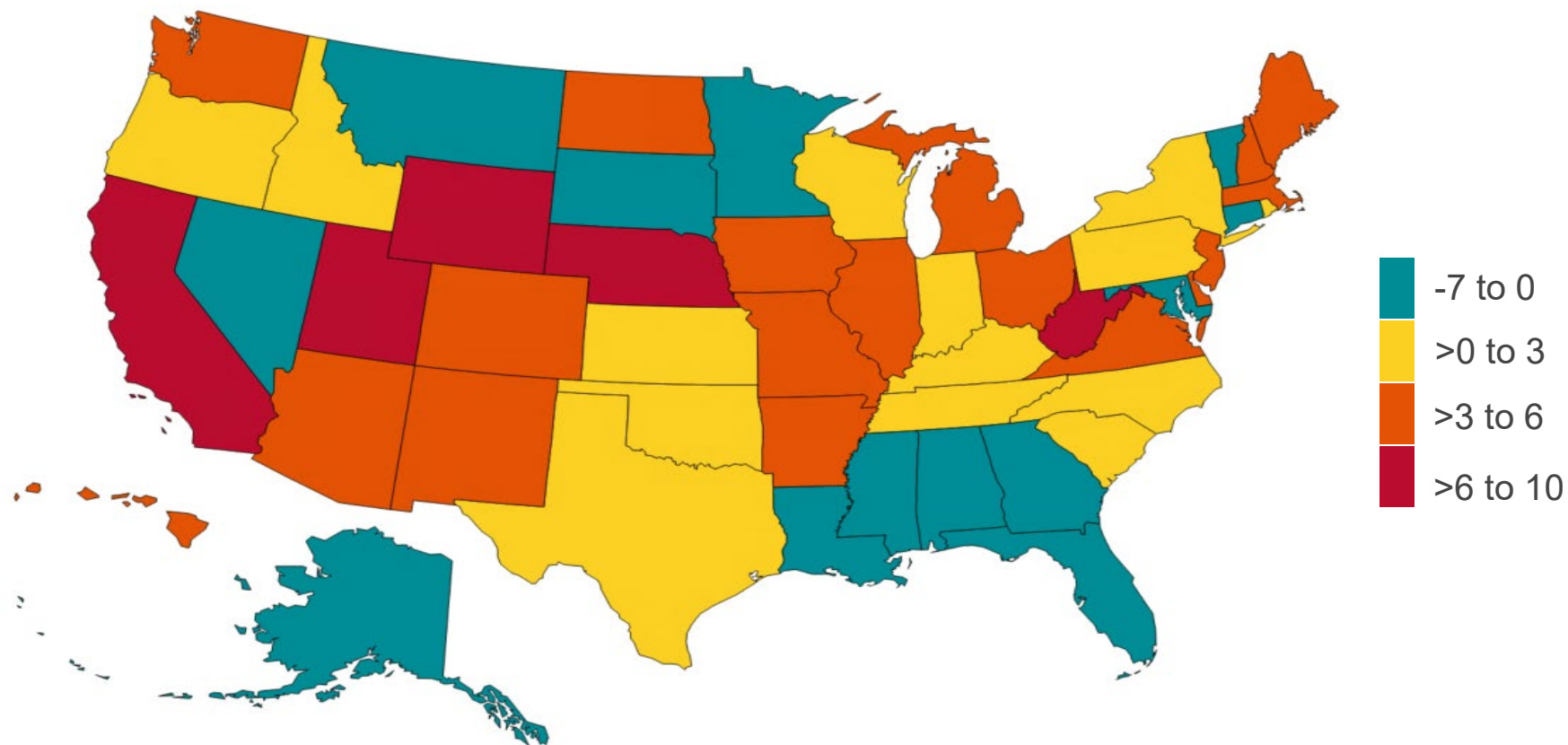
30+ day delinquency rate, autos, % change



Sources: CreditForecast, Moody's Analytics

Chart 7: 13 States Have Turned the Corner on Delinquencies

Auto consumer credit, 30+ day delinquency rate, % change yr ago



Sources: CreditForecast, Moody's Analytics