

Auto finance market approaches \$2T mark in outstandings, data service finds

Toyota Financial Services leads auto lenders in total outstandings. Big Wheels expands service with new dashboards on credit performance and credit union data.

NEW YORK, NY, UNITED STATES, May 21, 2025 /EINPresswire.com/ -- Big Wheels Auto Finance

We've made significant strides in expanding the data and tools available through Big Wheels, strengthening its position as a critical resource for auto finance professionals" JJ Hornblass, CEO of Auto Finance News Data, the platform for analyzing U.S. auto lending trends and performance, today released its 2025 rankings for outstandings and originations as part of a sweeping upgrade that includes five new interactive dashboards.

The update to Big Wheels delivers deeper visibility into lender performance, credit trends, and competitive positioning across a market that now totals \$1.78 trillion in auto loan and lease outstandings.

Toyota Financial Services retained its position as the topranked lender at yearend 2024, with total outstandings

reaching \$118.3 billion. GM Financial, Ally, Chase Auto, and Capital One round out the top five, all maintaining their prior-year rankings.

Credit unions remained prominent in the auto finance industry, representing 54 of the Top 100 lenders. New entrants to the ranking this year included Kinecta Federal Credit Union, Rogue Credit Union, Visions Federal Credit Union, and EECU.

Meanwhile, auto leasing continued its long-term decline, accounting for just 16.3% of total outstandings. In contrast, captive lenders saw strong growth, expanding their portfolios by an average of 6.1%, led by significant gains from Stellantis Financial Services, Hyundai Capital America, and Nissan Motor Acceptance Corp.

The new release of Big Wheels features enhanced data on credit unions, more in-depth credit performance data, and features new comparison tools, positioning it as a must-have dataset for anyone in the industry looking to track trends and benchmark performance.

"We've made significant strides in expanding the data and tools available through Big Wheels, strengthening its position as a critical resource for auto finance professionals," said JJ Hornblass, CEO of <u>Auto Finance News</u>. "Our ongoing efforts to integrate new data sources and develop advanced dashboards reflect our commitment to equipping industry leaders with the insights they need to drive smarter decisions and shape a more successful future."

What's New in Big Wheels:

- Credit Performance Dashboard – Analyze delinquency rates, charge-offs, recoveries, originations, and outstandings across the Top 100 lenders.

- Year-over-Year Comparison Tool – Assess Q4 2024 vs. Q4 2023 changes in credit quality and lending volume, enabling better risk and performance tracking.

- Peer Comparison Tool – Benchmark any two lenders side by side by key portfolio and credit metrics.

- Credit Union Insights Dashboard – Drill into the performance of new, used, and leased vehicle lending across U.S. credit unions, including delinquencies, interest rates, and recoveries.

- Market Overview Dashboard – Get a macro view of lender composition, credit performance, and portfolio distribution trends across the U.S. auto finance industry.

- Outstandings and Originations Rankings (Updated) – The industry's most-watched rankings now feature enhanced filtering and historical views, helping users track performance by lender type, market segment, and total portfolio size.

These enhancements were designed to support strategic planning, risk management, and portfolio growth at auto finance companies across the nation and of varying sizes. Big Wheels Auto Finance Data is available now at: <u>https://www.autofinancenews.net/big-wheels-auto-finance-data/</u>

ABOUT BIG WHEELS

Big Wheels Auto Finance Data, much more than a report, is the premier source of market intelligence for auto lenders, lessors, and analysts. Curated by Auto Finance News, the platform offers a suite of dynamic dashboards and datasets that simplify market assessment and decision-making with trusted, comprehensive data, including outstandings rankings, credit performance, segment analysis, and peer benchmarking. Since 1999, Big Wheels has helped the industry translate data into performance.

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