

Q4 2025 Summary: Quarterly Auto Trends

Highlights from our three Quarterly Trends Reports for Q4:2025.

State of the Automotive Finance Market

Average **new vehicle loan** amount was **\$43,582, up \$1,882** year-over-year.

Average **used vehicle loan** amount was **\$27,528 up \$872** year-over-year.

Average **new vehicle** monthly payment **hit a record high of \$767 up \$21** year-over-year.

Average **used vehicle monthly payment** was **\$537, up \$9** year-over-year, while amounts & terms increased.

Refinance average monthly savings is **over 2% at \$84**.

Automotive Market Trends

GM continues to lead the light-duty segment of **New registrations** through Q4 2025

New registration volumes **down ~8% from 2024 Q4**.

Toyota's RAV4 is the top-ranking model (all powertrains) in **new vehicle market share for Q4**.

EVs have moved up to a total **5.7M** vehicles in operation (VIO), **while Hybrids have increased to 12.2M**.

Even with **EV sales slowing, 74.4% of EV owners replaced their EV with another EV**.

Automotive Consumer Trends

Cars represented **16.72% of new, retail, individual registrations**.

Non-Luxury cars represented **75.44%** of the new, retail car market.

Toyota Camry, the top model for new and used car sales in the last 12 mos.: **12.23%** of new car market share, **6.27% used**.

Gen Z buyers over-index for used cars and **Baby Boomers** over-index for new cars.

A higher percentage of used, retail car buyers in the last 12 months **have children present in the household**.

To see the complete insights in our three quarterly reports, download the **full reports** at www.experian.com/automotive/auto-quarterly-trends.

*New, Retail Registration for the last 12 months.