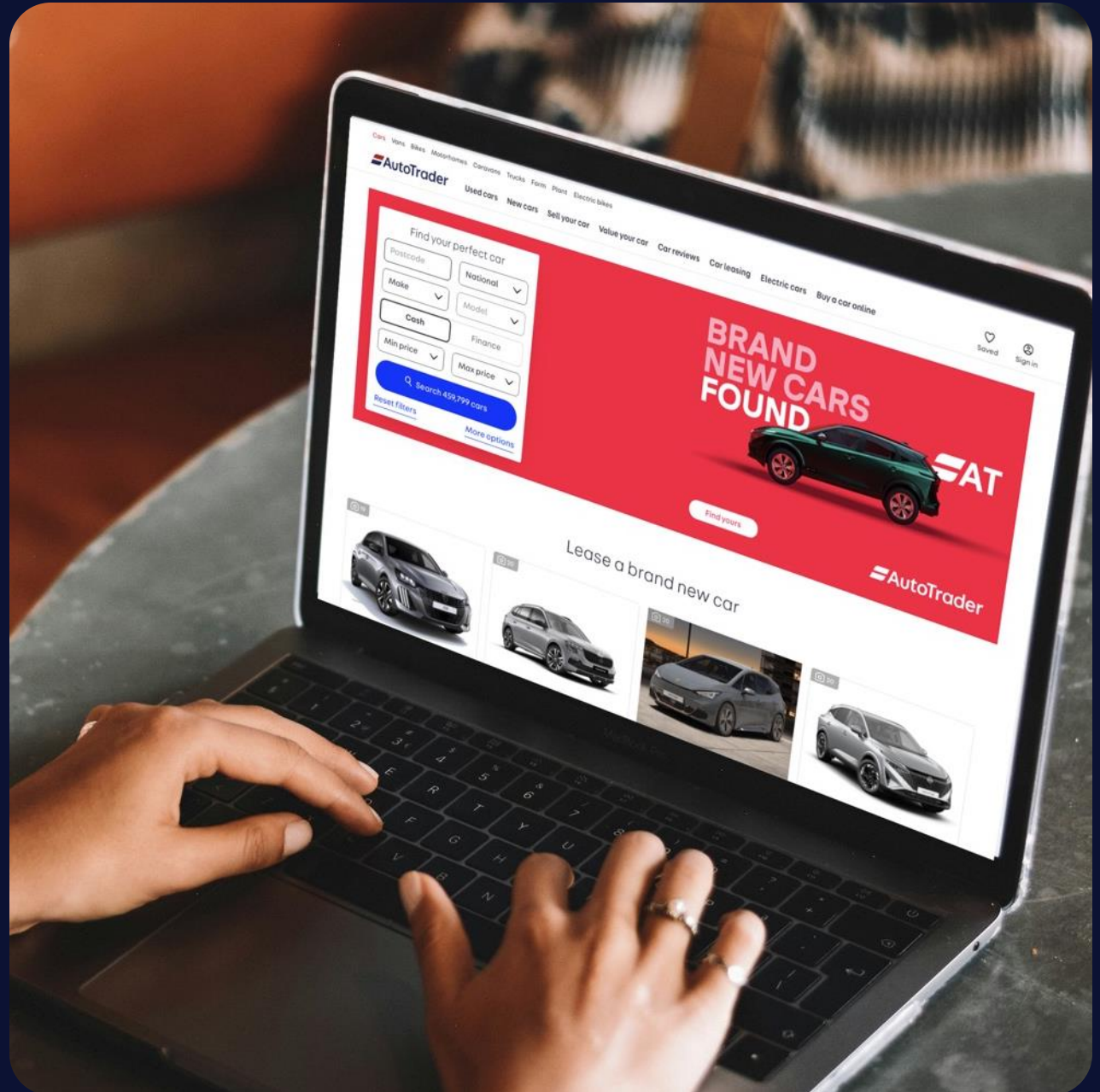


# Autotrader Finance APRs Overview

July 2025

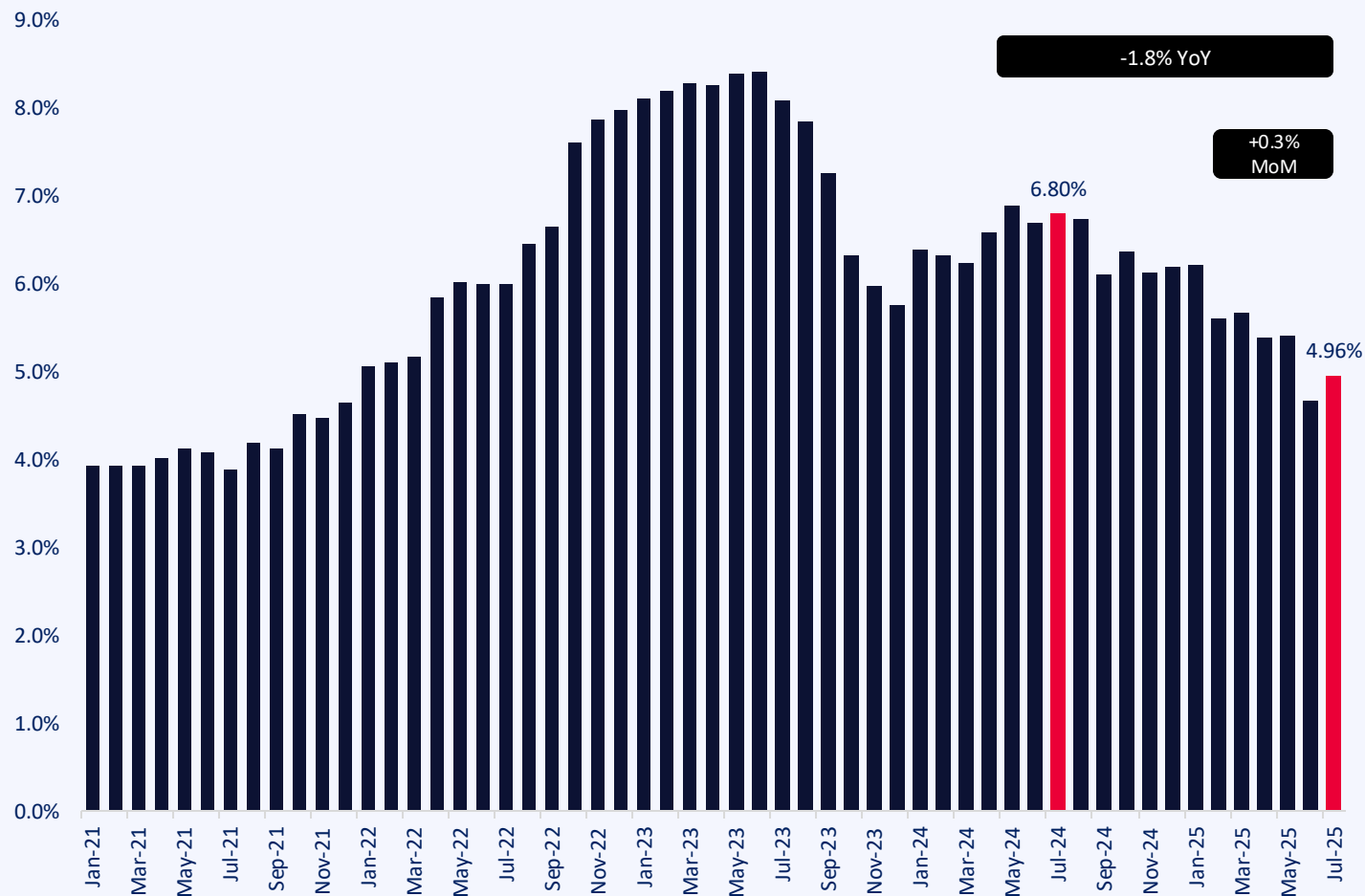


# Lender Trends & Activity

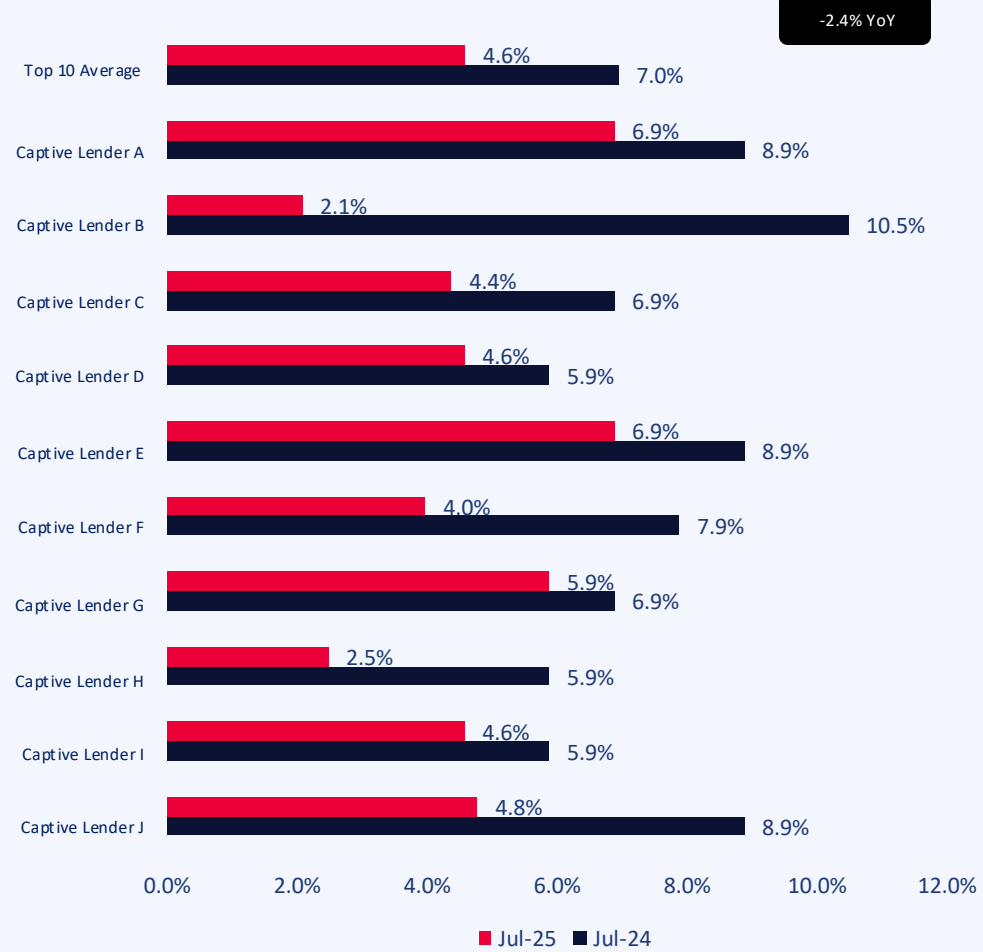
Autotrader Monthly Finance Insight July 2025

In July new car APRs on Autotrader increase +0.3% MoM and -1.8% YoY, 4.96% APR is inline with continuous decline this year.

Average Lender APR: New Car  
PCP & HP/CS



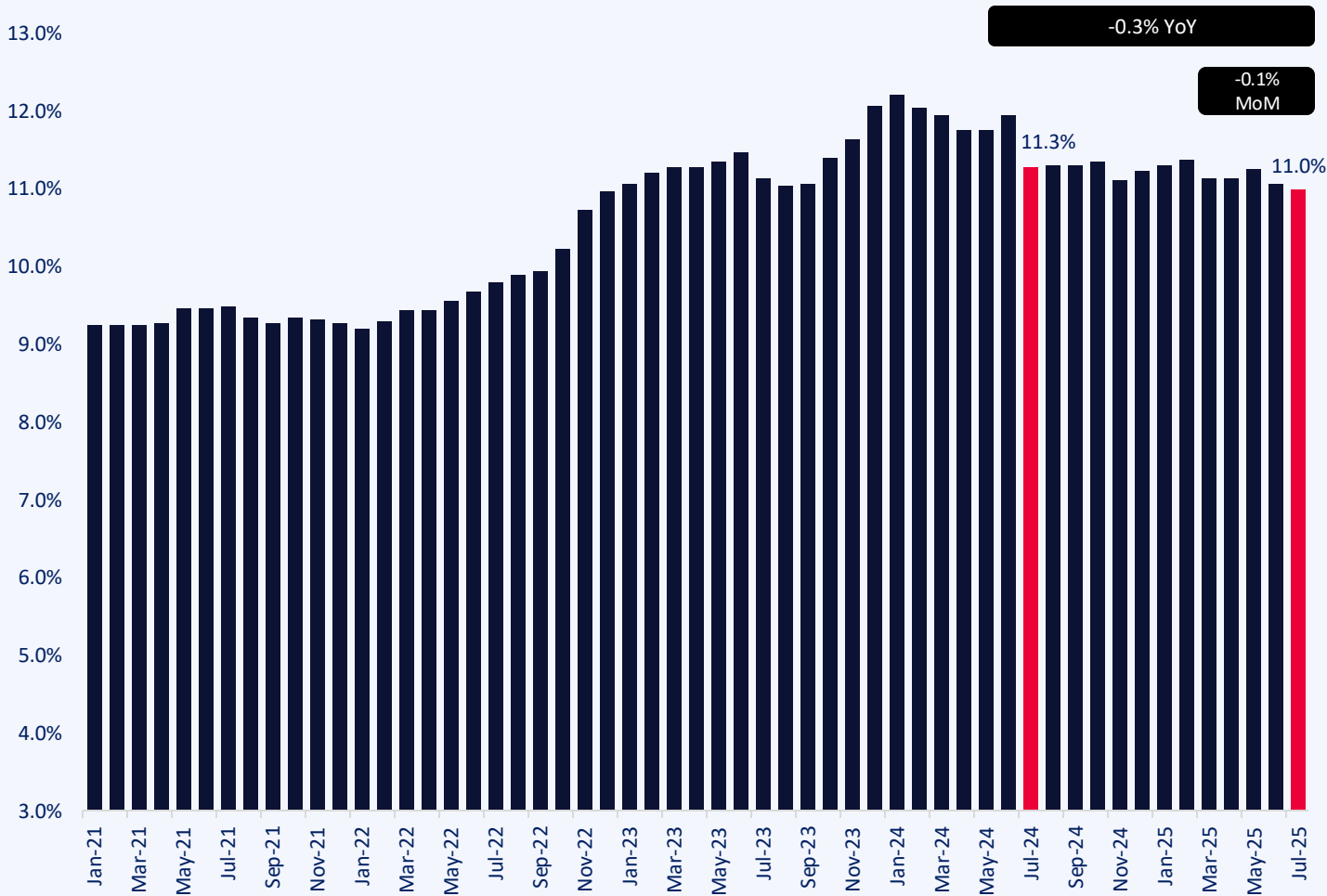
Top 10 Lender APR Distribution: New Car  
July 2024 vs July 2025



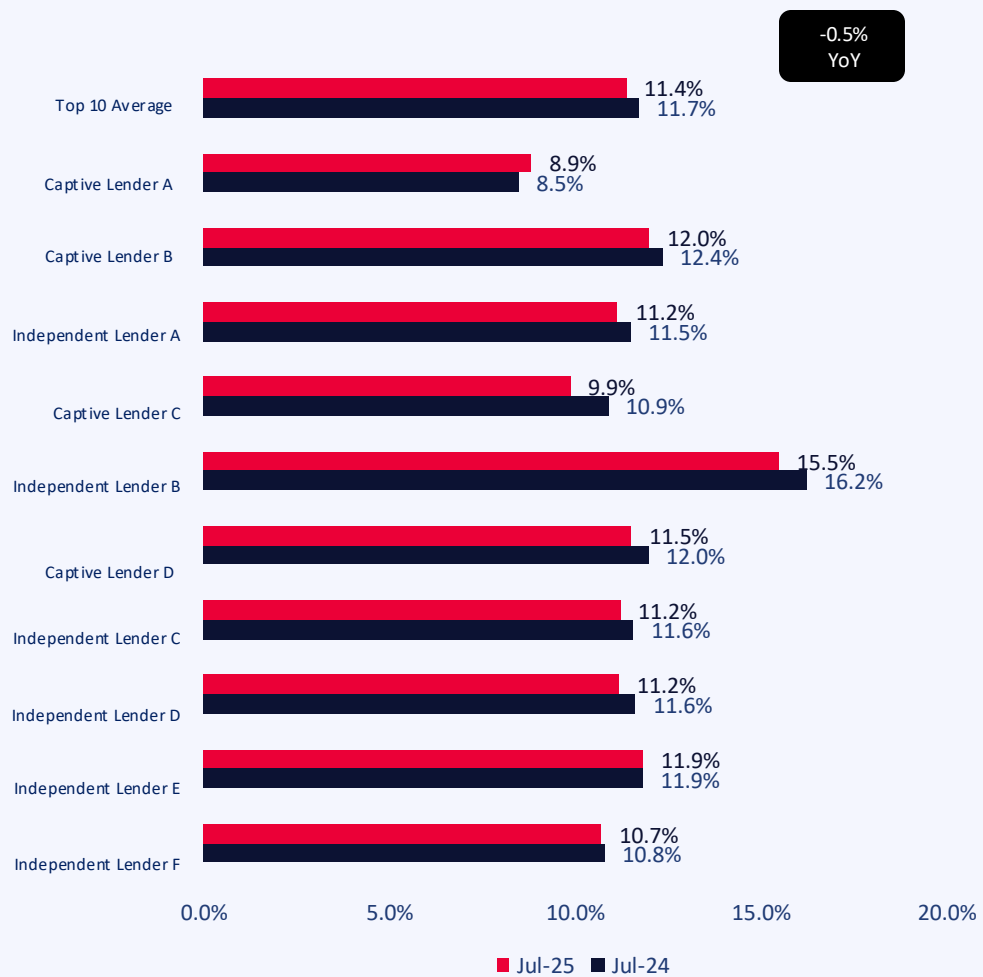
Source: Autotrader internal finance calculations data  
New car rates include all lenders live with new car finance (17 lenders total)  
APR based on PCP, HP and CS finance products APR average

# Used car APRs in July were stable with a -0.1% change MoM, and a -0.3% YoY change.

Average Lender APR: Used Car  
PCP & HP/CS



Top 10 Lender APR Distribution: Used Car  
July 2024 vs July 2025



The logo for Autotrader, featuring a stylized 'A' icon followed by the word 'Autotrader' in a bold, sans-serif typeface.

**Autotrader**