

National Banks Continue to Outperform Regional Banks in Dealer Satisfaction, J.D. Power FindsTrend in Dealer Financing Satisfaction Seen for Three Consecutive Years

TROY, Mich.: 14 Aug. 2025 — Amid swirling economic headwinds, national banks remain significantly ahead of regional banks in satisfaction among auto dealers. According to the J.D. Power 2025 U.S. Dealer Financing Satisfaction Study,SM released today, national banks (780) have significantly outperformed regional banks (713) in overall satisfaction and dealer intent for a third consecutive year. While regional banks have narrowed the gap, they still trail national banks in all five of the metrics evaluated in the study, an indication that progress is not happening quickly enough to shift dealer preferences or behaviors.

“National banks continue to demonstrate the resilience and adaptability that set them apart in today’s economic climate,” said **Patrick Roosenberg, senior director of automotive finance intelligence at J.D. Power**. “If regional banks want to stay competitive, they must clearly differentiate their value proposition and show dealers how their services are superior in meeting their needs. Without that, they risk losing relevance—and market share.”

Study Rankings**Captive Premium—Prime**

Maserati Capital USA ranks highest in overall dealer satisfaction with a score of 927, followed by **Porsche Financial Services** (879) and **Jaguar Land Rover Financial Group** (874).

Captive Mass Market—Prime

Southeast Toyota Finance ranks highest in overall dealer satisfaction for a third consecutive year with a score of 874, followed by **Subaru Motors Finance** (866) and **Honda Financial Services** (775).

Non-Captive National—Prime

TD Auto Finance ranks highest in overall dealer satisfaction for a sixth consecutive year, with a score of 864. **Ally Financial** (847) ranks second and **Chase Automotive Finance** (820) ranks third.

Non-Captive Regional—Prime

Huntington National Bank ranks highest in overall dealer satisfaction for a third consecutive year, with a score of 759. **Santander Auto Finance** (736) ranks second and **M&T Bank** (726) ranks third.

Non-Captive Sub-Prime

Ally Financial ranks highest in overall dealer satisfaction for a fifth consecutive year, with a score of 835. **Capital One Auto Finance** (807) ranks second and **Chase Auto** (773) ranks third.

The 2025 U.S. Dealer Financing Satisfaction Study is based on 24,085 total evaluations from 5,035 auto dealer financial professionals. The study, which was fielded in from April through May 2025, measures auto dealer satisfaction in five segments of lenders: captive premium—prime; captive mass market—prime; non-captive national—prime; non-captive regional—prime and non-captive sub-prime.

For more information about the U.S. Dealer Financing Satisfaction Study, visit <https://www.jdpower.com/business/resource/us-dealer-financing-satisfaction-study>.

To view the online press release, please visit <http://www.jdpower.com/pr-id/2025089>.

About J.D. Power

J.D. Power is a global leader in consumer insights, advisory services, and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 55 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power has offices in North America, Europe and Asia Pacific. To learn more about the company's business offerings, visit [JDPower.com/business](https://www.jdpower.com/business). The J.D. Power auto-shopping tool can be found at [JDPower.com](https://www.jdpower.com).

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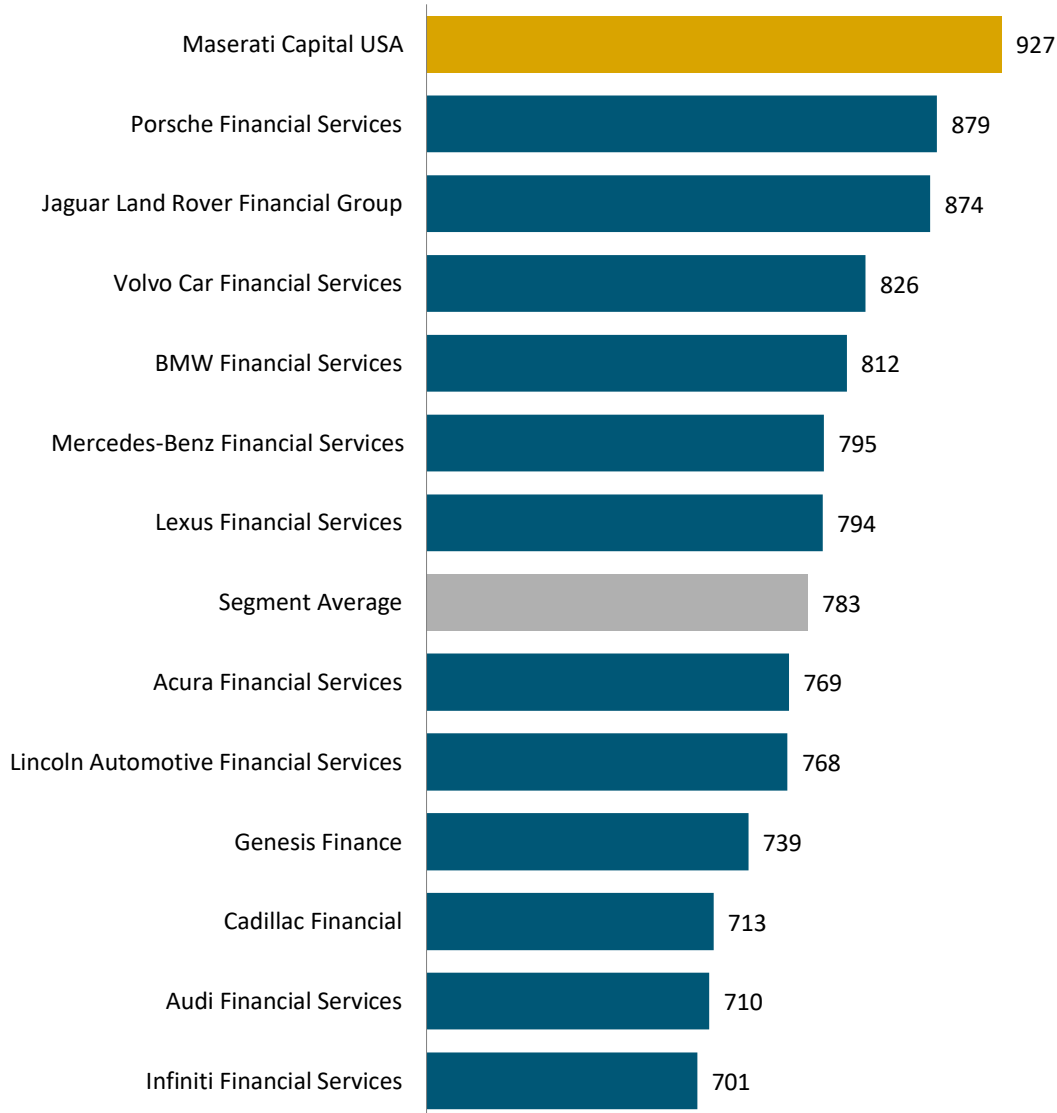
NOTE: Five charts follow.

J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Captive Premium—Prime



Source: J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

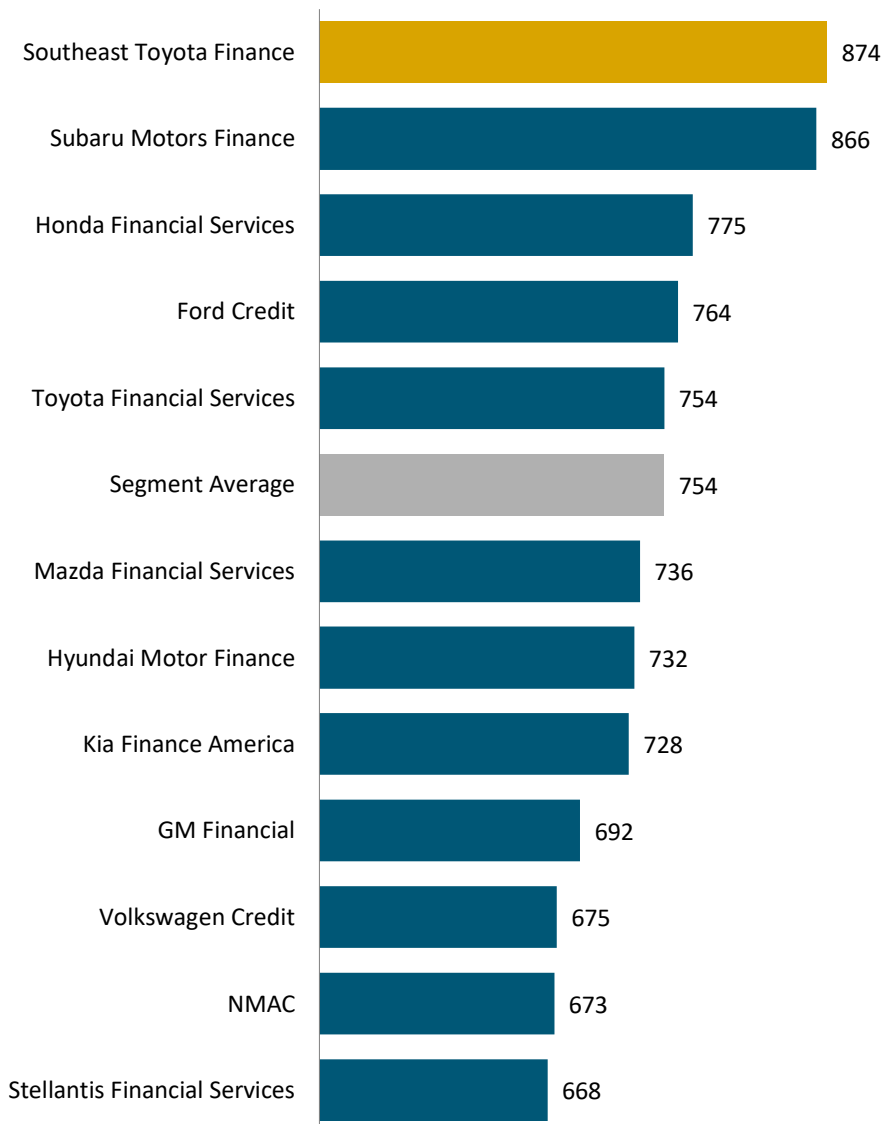
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J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Captive Mass Market—Prime



Source: J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

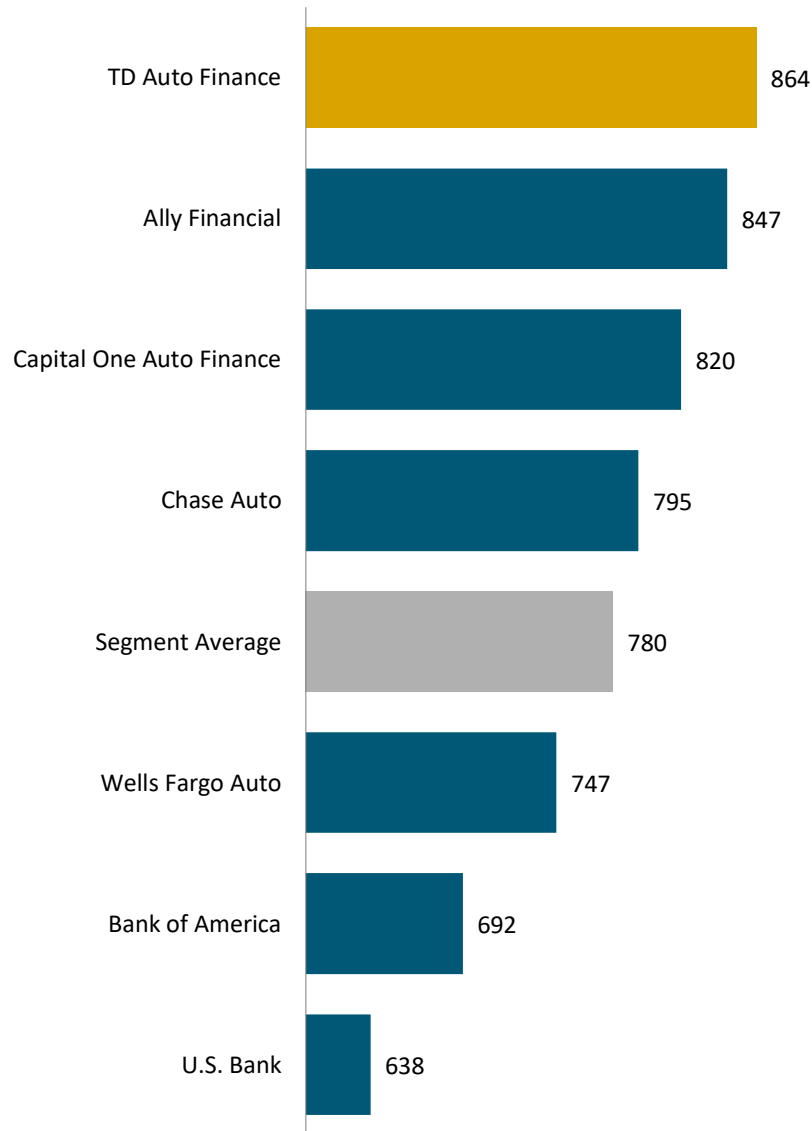
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J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Non-Captive National—Prime



Source: J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

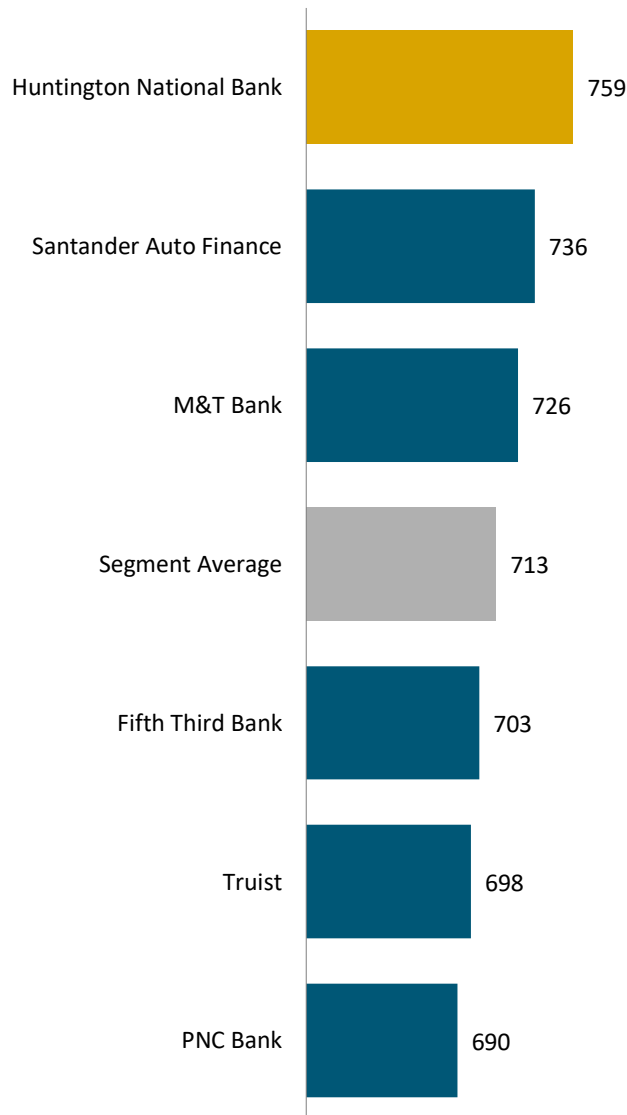
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J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Non-Captive Regional—Prime



Source: J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

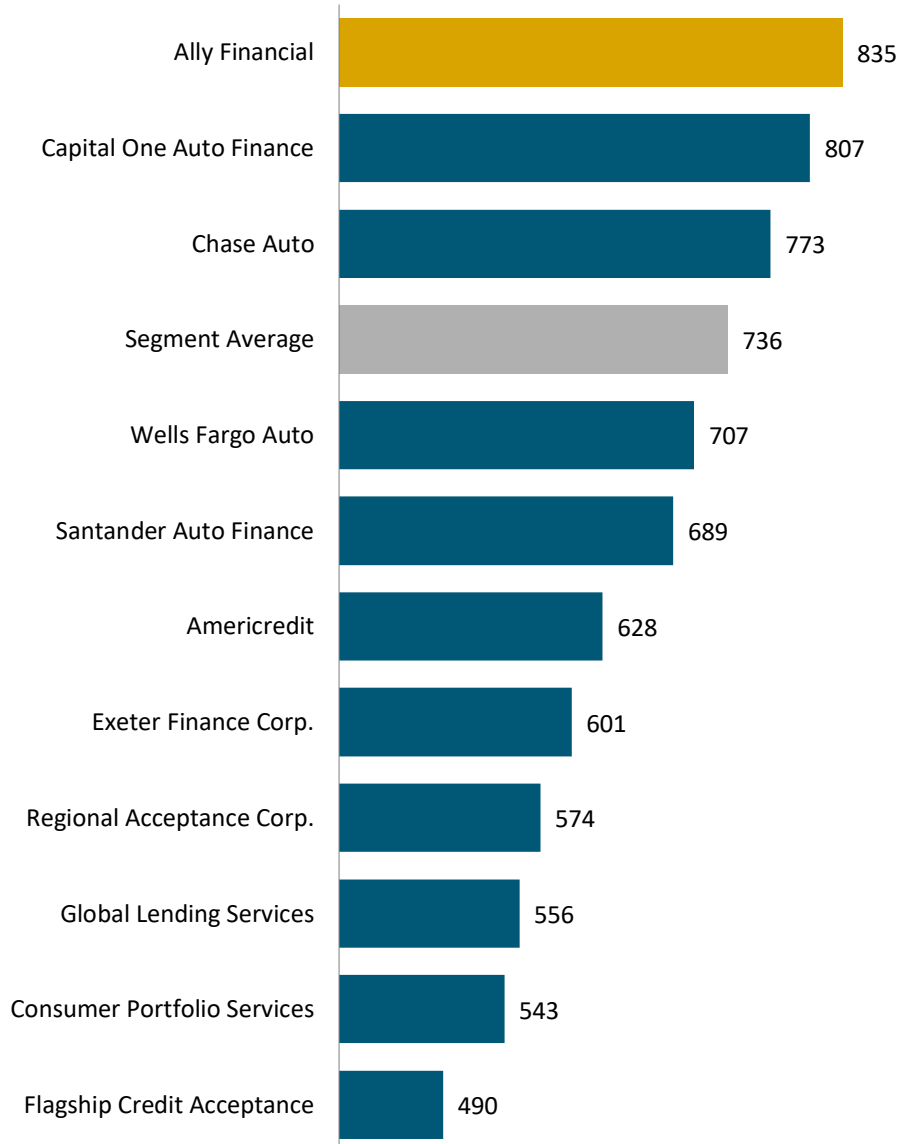
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J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Non-Captive Sub-Prime



Source: J.D. Power 2025 U.S. Dealer Financing Satisfaction StudySM

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