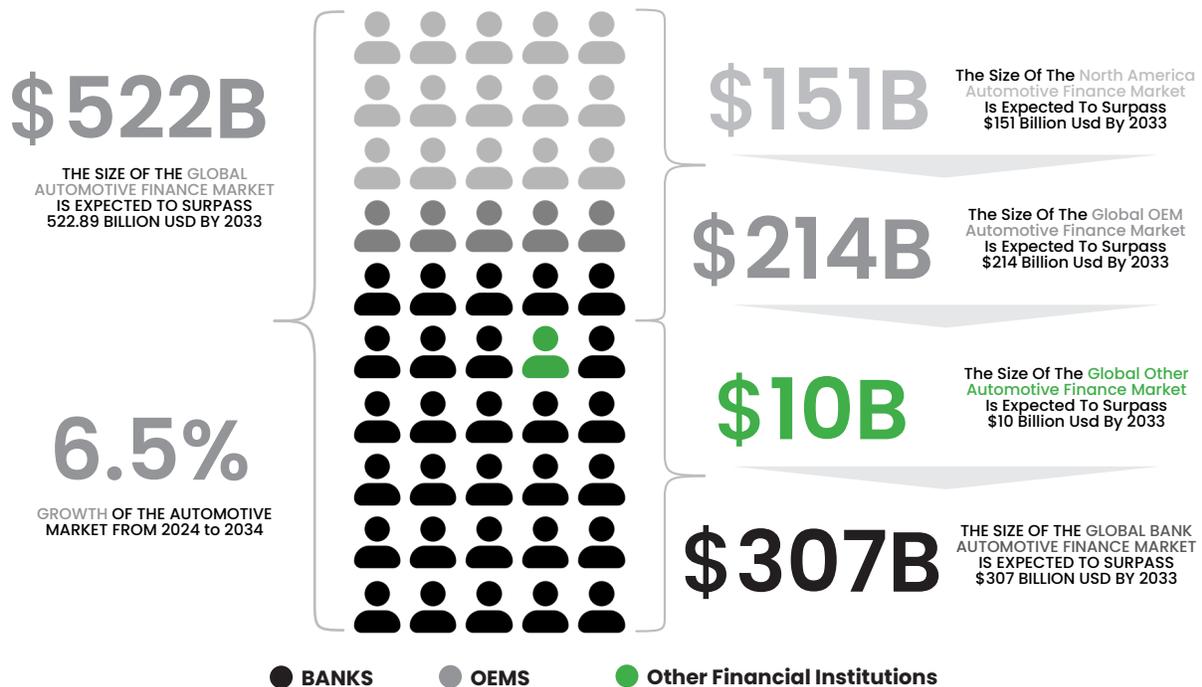# STAKEHOLDER REPORT (Q1-2025)

SECTION 1.3

TAM ANALYSIS (TOTAL ADDRESSABLE MARKET)

The automotive finance market is highly competitive, with diverse players ranging from traditional banks to tech innovators. The Company offers tailored financing solutions prioritizing accessibility, flexibility, and service.

The Company is well-positioned to capture a significant market share while driving innovation and growth in the automotive finance sector. The Company's success is fueled by its dedication to leveraging cutting-edge technology and strategies to streamline approvals and lead generation. By integrating artificial intelligence with careful research to provide a seamless and practical user experience from the initial customer interaction.

INDUSTRY OVERVIEW

The automotive financing landscape is evolving rapidly, driven by digital transformation and changing consumer preferences. This section highlights the global market potential, specific nuances within the Canadian market, and how the Company capitalizes on current trends and competitive advantages.
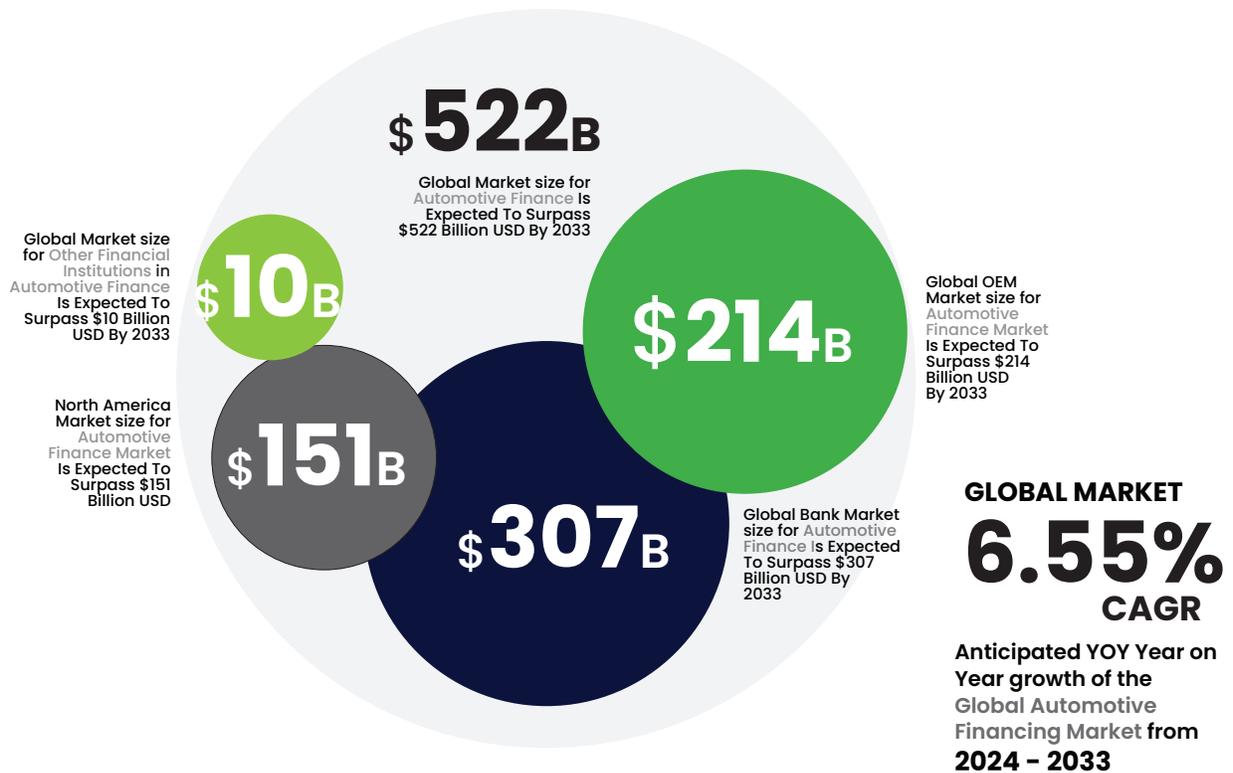

$522B
THE SIZE OF THE GLOBAL AUTOMOTIVE FINANCE MARKET IS EXPECTED TO SURPASS 522.89 BILLION USD BY 2033

6.5%
GROWTH OF THE AUTOMOTIVE MARKET FROM 2024 to 2034

$151B
The Size Of The North America Automotive Finance Market Is Expected To Surpass $151 Billion Usd By 2033

$214B
The Size Of The Global OEM Automotive Finance Market Is Expected To Surpass $214 Billion Usd By 2033

$10B
The Size Of The Global Other Automotive Finance Market Is Expected To Surpass $10 Billion Usd By 2033

$307B
THE SIZE OF THE GLOBAL BANK AUTOMOTIVE FINANCE MARKET IS EXPECTED TO SURPASS $307 BILLION USD BY 2033

● BANKS   ● OEMS   ● Other Financial Institutions

GRAND VIEW RESEARCH™ https://www.grandviewresearch.com/industry-analysis/automotive-finance-market

STAKEHOLDER REPORT (Q1-2025)

BUSINESS & INDUSTRY

MARKET OVERVIEW

The global automotive financing market is expected to reach $522 billion by 2033, growing at a compound annual growth rate (CAGR) of 6.55% from 2024 to 2033. This growth is primarily driven by the increasing shift towards online services, with 35% of automotive transactions anticipated to be online by 2030.
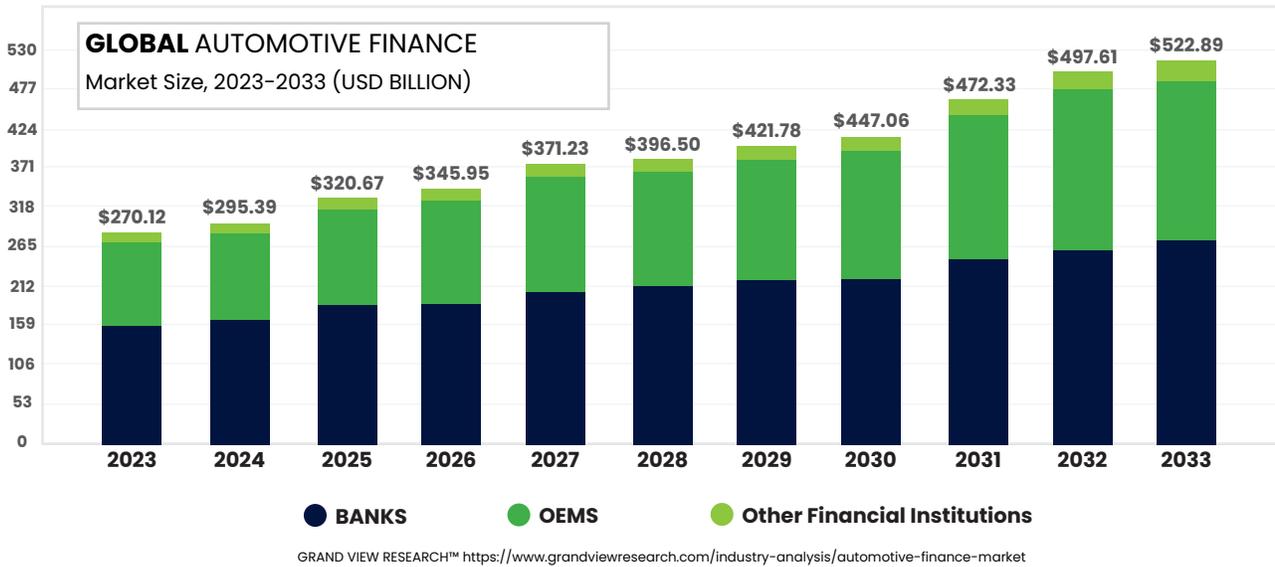
$522B

Global Market size for Automotive Finance Is Expected To Surpass $522 Billion USD By 2033

Global Market size for Other Financial Institutions in Automotive Finance Is Expected To Surpass $10 Billion USD By 2033

$10B

Global OEM Market size for Automotive Finance Market Is Expected To Surpass $214 Billion USD By 2033

$214B

North America Market size for Automotive Finance Market Is Expected To Surpass $151 Billion USD

$151B

$307B

Global Bank Market size for Automotive Finance Is Expected To Surpass $307 Billion USD By 2033

GLOBAL MARKET

6.55%

CAGR

Anticipated YOY Year on Year growth of the Global Automotive Financing Market from **2024 - 2033**

GRAND VIEW RESEARCH™ https://www.grandviewresearch.com/industry-analysis/automotive-finance-market

The global automotive finance market is valued at hundreds of billions of dollars, and it is projected to grow steadily, fueled by advancements in fintech and the shift toward digital-first financing platforms. Key factors include the rising adoption of AI, the expansion of "Buy Now, Pay Later" models, and a focus on serving diverse credit profiles, from prime to subprime borrowers.
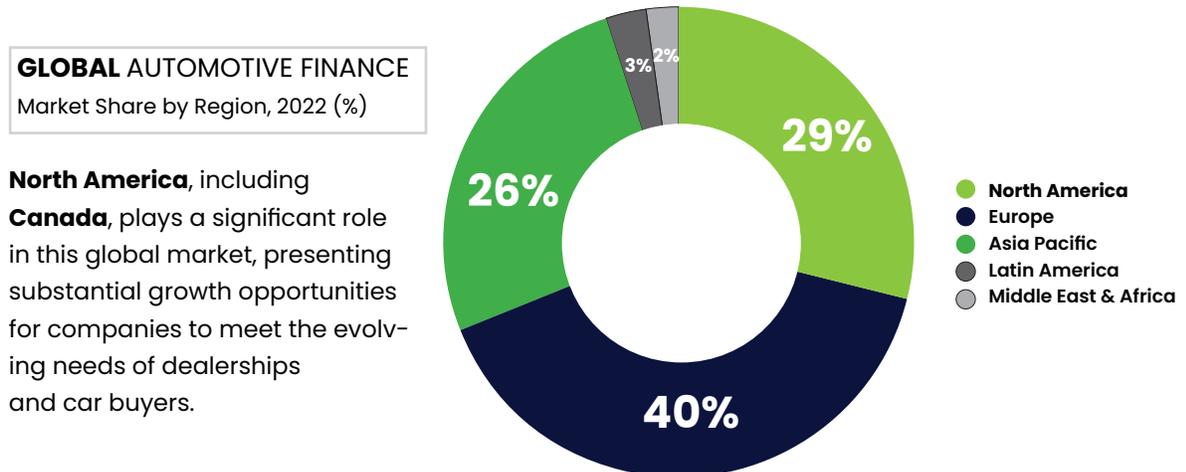
SECTION 3.2

CORPORATE GROWTH

The global **automotive finance** market size accounted for USD 270.12 billion in 2023, and it is projected to surpass around USD 522.89 billion by 2033, growing at a CAGR of 6.55% from 2024 to 2033.
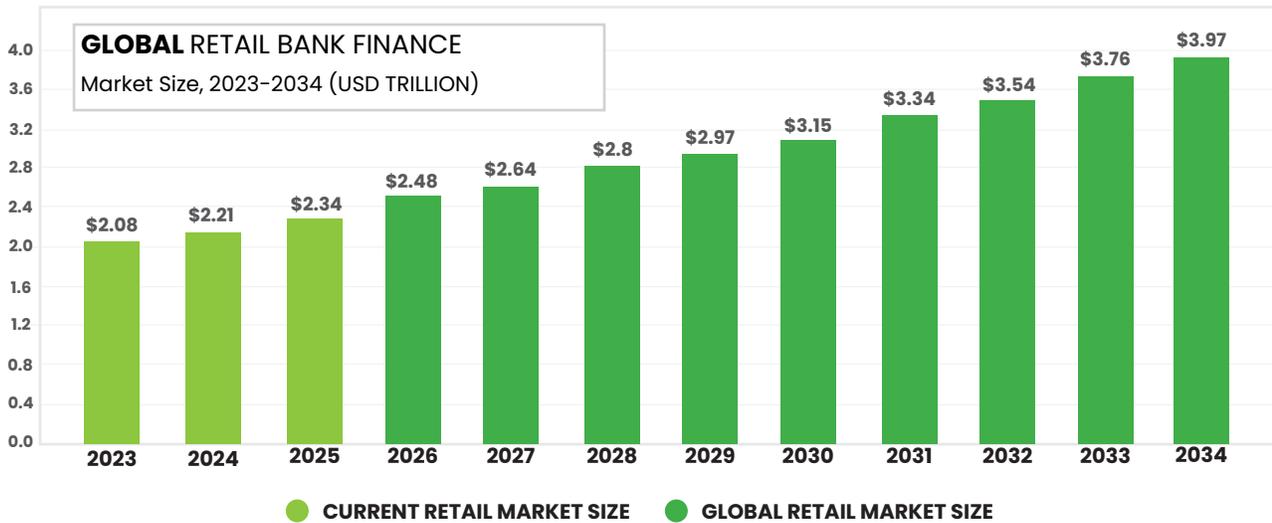
GLOBAL AUTOMOTIVE FINANCE
Market Size, 2023-2033 (USD BILLION)

Year	Value
2023	$270.12
2024	$295.39
2025	$320.67
2026	$345.95
2027	$371.23
2028	$396.50
2029	$421.78
2030	$447.06
2031	$472.33
2032	$497.61
2033	$522.89

● BANKS   ● OEMS   ● Other Financial Institutions

GRAND VIEW RESEARCH™ https://www.grandviewresearch.com/industry-analysis/automotive-finance-market

Traditional financial institutions like banks and credit unions dominate the market, but fintech companies increasingly capture market share by offering seamless, technology-driven experiences. With consumers prioritizing value, convenience, and transparency, the demand for innovative, tailored financing solutions continues to rise.

GLOBAL AUTOMOTIVE FINANCE
Market Share by Region, 2022 (%)

North America, including **Canada**, plays a significant role in this global market, presenting substantial growth opportunities for companies to meet the evolving needs of dealerships and car buyers.

29%
40%
26%
3%
2%

● North America
● Europe
● Asia Pacific
● Latin America
● Middle East & Africa

SOURCE: PRECEDENCE RESEARCH™ https://www.precedenceresearch.com/automotive-finance-market

CORPORATE GROWTH

The global **retail banking** market size was USD 2.08 trillion in 2023, accounted for USD 2.21 trillion in 2024, and is expected to reach around USD 3.97 trillion by 2034, expanding at a CAGR of 6% from 2024 to 2034.

GLOBAL RETAIL BANK FINANCE
Market Size, 2023-2034 (USD TRILLION)

Year	Value
2023	$2.08
2024	$2.21
2025	$2.34
2026	$2.48
2027	$2.64
2028	$2.8
2029	$2.97
2030	$3.15
2031	$3.34
2032	$3.54
2033	$3.76
2034	$3.97

● CURRENT RETAIL MARKET SIZE   ● GLOBAL RETAIL MARKET SIZE

SOURCE: PRECEDENCE RESEARCH™ https://www.precedenceresearch.com/retail-banking-market

The global retail banking finance market is a fundamental part of the financial industry, offering vital services like personal loans, mortgages, credit cards, and deposit accounts to individuals worldwide. With a valuation in the trillions, the market continues to expand steadily, fueled by the increasing consumer demand for personalized and convenient financial solutions.
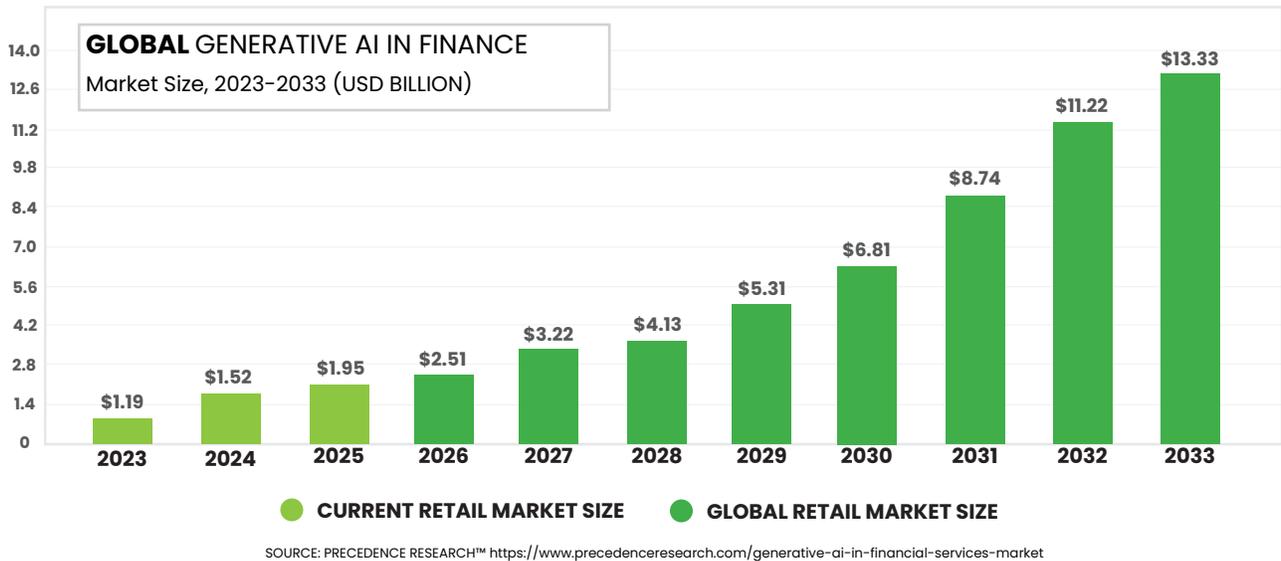
Technological advancements like digital banking platforms and AI-driven analytics are reshaping the industry, enabling banks to offer seamless, customer-centric experiences.

Key growth drivers include the rising middle class, increasing digital adoption, and the global shift toward cashless economies. With evolving customer expectations for transparency and speed, the retail banking finance market presents significant opportunities for innovative companies like the Company to deliver specialized, value-added services in automotive financing and beyond.

SECTION 3.3

GENERATIVE AI MARKET TRENDS

The global **Generative AI** in financial services market size was valued at USD 1.19 billion in 2023 and is projected to reach USD 13.33 billion by 2033, registering a CAGR of 27.29% from 2024 to 2033.

GLOBAL GENERATIVE AI IN FINANCE
Market Size, 2023-2033 (USD BILLION)

Year	Value
2023	$1.19
2024	$1.52
2025	$1.95
2026	$2.51
2027	$3.22
2028	$4.13
2029	$5.31
2030	$6.81
2031	$8.74
2032	$11.22
2033	$13.33

● CURRENT RETAIL MARKET SIZE   ● GLOBAL RETAIL MARKET SIZE

SOURCE: PRECEDENCE RESEARCH™ https://www.precedenceresearch.com/generative-ai-in-financial-services-market

The global generative AI market in financial services is experiencing significant growth, driven by the technology's ability to enhance decision-making processes, improve risk management, and streamline operations within the financial sector.
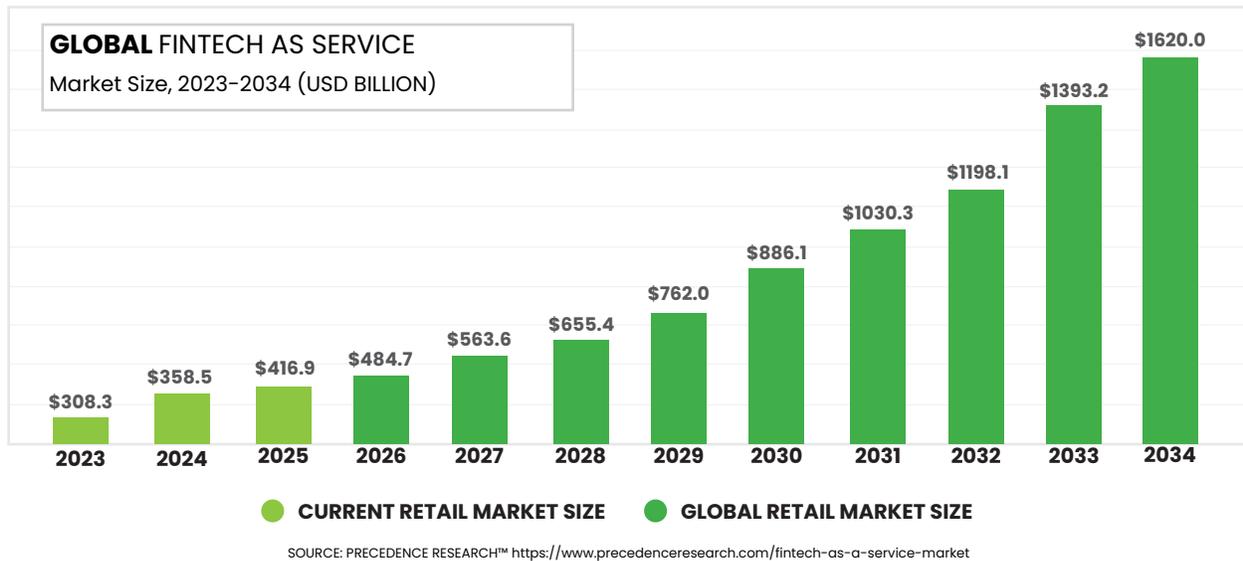
North America, contributing over 41% of the revenue share in 2023, is expected to maintain its dominance due to rapid technological advancements and a robust financial industry.

For OCAL Financial, integrating generative AI into automotive finance operations presents a strategic opportunity. By adopting generative AI solutions, th Company can enhance credit assessment, detect and prevent fraud, more effectively offer personalized financing solutions.

In summary, the generative AI market within the financial services sector is poised for substantial growth in the coming decade. By strategically incorporating generative AI into our business model, OCAL Financial can leverage these advancements to drive innovation, enhance customer satisfaction, and achieve sustainable growth in the automotive finance industry.

FINTECH MARKET TRENDS

The global **fintech** as a service market size was USD 308.30 billion in 2023, calculated at USD 358.49 billion in 2024 and is expected to reach around USD 1,620 billion by 2034.

GLOBAL FINTECH AS SERVICE
Market Size, 2023-2034 (USD BILLION)

Year	Value
2023	$308.3
2024	$358.5
2025	$416.9
2026	$484.7
2027	$563.6
2028	$655.4
2029	$762.0
2030	$886.1
2031	$1030.3
2032	$1198.1
2033	$1393.2
2034	$1620.0

⬤ CURRENT RETAIL MARKET SIZE   ⬤ GLOBAL RETAIL MARKET SIZE

SOURCE: PRECEDENCE RESEARCH™ https://www.precedenceresearch.com/fintech-as-a-service-market

The market is expanding at a solid CAGR of 16.27% from 2024 to 2034. As a service market, North American fintech reached USD 107.91 billion in 2023. Increasing demand for digital banking and financial services, made accessible through growing digital technology penetration among consumers and businesses, is leading to growth in the market.

The fintech revolution is reshaping the financial services industry, driving innovation, efficiency, and customer-centric solutions. In the automotive finance sector, fintech trends such as AI-driven credit assessments, digital loan applications, and seamless payment integrations are streamlining processes and enhancing customer experiences. These technologies enable faster approvals, flexible, personalized financing options, and greater accessibility for all credit profiles.

Fintech also empowers companies like the Company to stay competitive by leveraging data analytics, AI, and automation to optimize operations and deliver superior services. As consumers increasingly demand digital-first solutions, integrating of fintech into automotive finance is not just a trend but a necessity, offering a pathway to growth, scalability, and customer satisfaction.