

All data presented below reflects the most recent information available as of this scorecard's publication, with data current as of April 2025 unless otherwise specified.

GENERAL ECONOMIC DATA

Annualized GDP Growth

-0.3%

Q1 2025



National Unemployment

4.2%

March 2025



10-Yr Treasury Bond Yield

4.19%



Inflation

March 2025



Consumer Price Index (CPI)

-0.1%

Seasonally Adj.

2.4%

Last 12 Months

Annual CPI (Excluding Food & Energy)

2.8%

New Vehicle Inflation

0.0%

Y-o-Y

Used Vehicle Inflation

0.6%

Y-o-Y

AUTO CONSUMERS

Auto Loan Rates

February 2025



8.04%

60-Month Loans

8.16%

72-Month Loans

New Vehicles

Q4 2024



Avg. Loan Term

~68_{mos}

Avg. Loan Payment

\$742

Avg. MSRP

\$42,859

Avg. LTV

110%

(0.6% Y-o-Y)

Used Vehicles

Q4 2024



Avg. MSRP

\$25,800

Avg. LTV

117%

(-7.3% Y-o-Y)

AUTO DEALERS

SAAR March 2025

17.767_{Mil}

10.96% M-o-M

13.33% Y-o-Y



Inventory Availability



Days Supply

45

March 2025

Inventory/Sales Ratio

1.23x

February 2025

Hybrid/EV (Non-ICE) Market Share

21.8%

March 2025

Blue Sky Multiples



LTM
Multiple

6.9x

Fwd
Multiple

6.5x

3-Year
Average

5.8x

Median YTD Market Cap
Appreciation for Public
Auto Dealers



-4.8% vs -5.2% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q4 2024:

Upgrades: Toyota, Lexus, Kia, Mazda, Chevy, & Buick-GMC

Downgrades: Audi, Volvo, Hyundai, Lincoln, CDJR, & Nissan