

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

3.3%

Q2 2025



National Unemployment

4.2%

July 2025



10-Yr Treasury Bond Yield

4.22%



Inflation

July 2025

Consumer Price Index (CPI)

0.2%

Seasonally Adj.

2.7%

Last 12 Months

Annual CPI (Excluding Food & Energy)

3.1%

New Vehicle Inflation

0.4%

Y-o-Y

Used Vehicle Inflation

4.8%

Y-o-Y



AUTO CONSUMERS

Auto Loan Rates

May 2025



7.67%

60-Month Loans

7.73%

72-Month Loans

New Vehicles

Q2 2025



Avg. Loan Term

~68.9

mos

Avg. Loan Payment

\$749

Avg. MSRP

\$43,245

Avg. LTV

110%

(-0.4% Y-o-Y)

Used Vehicles

Q2 2025



Avg. MSRP

\$26,334

Avg. LTV

117%

(-6.4% Y-o-Y)

AUTO DEALERS

SAAR July 2025

16.411

Mil

7.1% M-o-M

3.7% Y-o-Y



Inventory Availability



Days Supply

73

July 2025

Per Cox Automotive

Inventory/Sales Ratio

1.54x

June 2025

Hybrid/EV (Non-ICE) Market Share

21.6%

July 2025

Blue Sky Multiples



LTM

Multiple

8.2x

Fwd

Multiple

7.6x

3-Year

Average

6.8x

Median YTD Market Cap
Appreciation for Public
Auto Dealers



15.9% vs 6.7% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q2 2025:

Haig upgraded Toyota, Kia, and Hyundai, Kerrigan upgraded Ford and GMC and downgraded VW and Volvo, Both groups downgraded Audi.