

All data presented below reflects the most recent information available as of this scorecard's publication, with data current as of December 2024 unless otherwise specified.

GENERAL ECONOMIC DATA

Annualized GDP Growth

3.1%



National Unemployment

4.2%



November 2024

10-Yr Treasury Bond Yield

4.58%



Inflation

November 2024



Consumer Price Index (CPI)

0.3%

Seasonally Adj.

2.7%

Last 12 Months

Annual CPI (Excluding Food & Energy)

3.3%

New Vehicle Inflation

-0.7%

Y-o-Y

Used Vehicle Inflation

-3.4%

Y-o-Y

AUTO CONSUMERS

Auto Loan Rates

August 2024



8.4%

60-Month Loans

8.76%

72-Month Loans

New Vehicles

Q3 2024



Avg. Loan Term

~68.2 mos

Avg. Loan Payment

\$737

Avg. MSRP

\$42,305

Avg. LTV

110%

(-1.2pp Y-o-Y)

Used Vehicles

Q3 2024



Avg. MSRP

\$25,239

Avg. LTV

118%

(-6.3pp Y-o-Y)

AUTO DEALERS

SAAR November 2024

16.521 Mil

1.65% M-o-M

6.89% Y-o-Y



Blue Sky Multiples



LTM Q4
Multiple

7.5x

Fwd.
Multiple

7.2x

3-Year
Average

6.5x

Inventory Availability



Days Supply

57

November 2024

Inventory/Sales Ratio

1.39x

November 2024

Hybrid/EV (Non-ICE) Market Share

19.6%

November 2024

Median YTD Market Cap
Appreciation for Public
Auto Dealers



7.7% vs 29.6% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q3 2024:

Subaru and Audi downgraded, Mazda upgraded by Haig