

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

2.3%

Q4 2024



National Unemployment

4.0%

January 2025



10-Yr Treasury Bond Yield

4.25%



Inflation

January 2024

Consumer Price Index (CPI)

0.5%

Seasonally Adj.

3.0%

Last 12 Months

Annual CPI (Excluding Food & Energy)

3.3%

New Vehicle Inflation

-0.3%

Y-o-Y

Used Vehicle Inflation

1.0%

Y-o-Y



AUTO CONSUMERS

Auto Loan Rates

November 2024



7.8%

60-Month Loans

7.67%

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 January 2025

15.603_{Mil}

-7.50% M-o-M

3.84% Y-o-Y



Blue Sky Multiples



LTM Multiple

8.0x

FWD Multiple

7.6x

3-Year Average

6.9x

Inventory Availability



Days Supply

63

January 2025

Inventory/Sales Ratio

1.29x

December 2024

Hybrid/EV (Non-ICE) Market Share

22.2%

January 2025

Median YTD Market Cap Appreciation for Public Auto Dealers



8.2% vs 1.3% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q3 2024:

Subaru and Audi downgraded, Mazda upgraded by Haig