

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

## GENERAL ECONOMIC DATA

Annualized GDP Growth

**2.3%**



National Unemployment

**4.1%**



December 2024

10-Yr Treasury Bond Yield

**4.52%**



Inflation

December 2024



Consumer Price Index (CPI)

**0.4%**

Seasonally Adj.

**2.9%**

Last 12 Months

Annual CPI (Excluding Food & Energy)

**3.2%**

New Vehicle Inflation

**-0.4%**

Y-o-Y

Used Vehicle Inflation

**-3.3%**

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<sub>mos</sub>**

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 December 2024

**16.868<sub>Mil</sub>**

1.04% M-o-M

4.20% Y-o-Y



Blue Sky Multiples



LTM Q4  
Multiple

**8.6x**

Fwd.  
Multiple

**8.1x**

3-Year  
Average

**7.3x**

Inventory Availability



Days Supply

**47**

December 2024

Inventory/Sales Ratio

**1.29x**

December 2024

Hybrid/EV (Non-ICE) Market Share

**19.9%**

December 2024

Median YTD Market Cap  
Appreciation for Public  
Auto Dealers



**11.6% vs 2.3% for S&P 500**

**Haig & Kerrigan Upgrades & Downgrades Q3 2024:**

Subaru and Audi downgraded, Mazda upgraded by Haig