

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

3.0%

Q2 2025



National Unemployment

4.1%

June 2025



10-Yr Treasury Bond Yield

4.38%



Inflation

June 2025

Consumer Price Index (CPI)

0.3%

Seasonally Adj.

2.7%

Last 12 Months

Annual CPI (Excluding Food & Energy)

2.9%

New Vehicle Inflation

0.2%

Y-o-Y

Used Vehicle Inflation

2.8%

Y-o-Y



AUTO CONSUMERS

Auto Loan Rates

May 2025



7.67%

60-Month Loans

7.73%

72-Month Loans

New Vehicles

Q1 2025



Avg. Loan Term

~68.6

mos

Avg. Loan Payment

\$745

Avg. MSRP

\$43,212

Avg. LTV

110%

(-0.3% Y-o-Y)

Used Vehicles

Q1 2025



Avg. MSRP

\$26,240

Avg. LTV

113%

(-12.2% Y-o-Y)

AUTO DEALERS

SAAR June 2025

15.324

Mil

-1.8% M-o-M

2.2% Y-o-Y



Inventory Availability

Days Supply

82

June 2025

Per Cox Automotive

Inventory/Sales Ratio

1.54x

June 2025



Hybrid/EV (Non-ICE) Market Share

21.6%

June 2025

Blue Sky Multiples

LTM

Multiple

7.1x

Fwd

Multiple

6.9x

3-Year

Average

5.9x



Median YTD Market Cap  
Appreciation for Public  
Auto Dealers



1.6% vs 4.3% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q1 2025:

No upgrades or downgrades from Haig Partners or  
Kerrigan Advisors.