

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

2.4%

Q4 2024



National Unemployment

4.1%

February 2025



10-Yr Treasury Bond Yield

4.38%



Inflation

February 2025



Consumer Price Index (CPI)

0.2%

Seasonally Adj.

2.8%

Last 12 Months

Annual CPI (Excluding Food & Energy)

3.1%

New Vehicle Inflation

-0.3%

Y-o-Y

Used Vehicle Inflation

0.8%

Y-o-Y

AUTO CONSUMERS

Auto Loan Rates

November 2024



7.8%

60-Month Loans

7.67%

72-Month Loans

New Vehicles

Q4 2024



Avg. Loan Term

~68_{mos}

Avg. Loan Payment

\$742

Avg. MSRP

\$42,859

Avg. LTV

110%

(0.6% Y-o-Y)

Used Vehicles

Q4 2024



Avg. MSRP

\$25,800

Avg. LTV

117%

(-7.3% Y-o-Y)

AUTO DEALERS

SAAR February 2025

16.0_{Mil}

2.54% M-o-M

2.11% Y-o-Y



Blue Sky Multiples



LTM Multiple

6.6x

FWD Multiple

6.3x

3-Year Average

5.6x

Inventory Availability

February 2025



Days Supply

55

Inventory/Sales Ratio

1.23x

Hybrid/EV (Non-ICE) Market Share

21.60%

February 2025

Median YTD Market Cap Appreciation for Public Auto Dealers



-6.7% vs -3.0% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q4 2024:
Volvo, Lincoln, Hyundai, and Audi downgraded, Toyota, Mazda, Chevrolet, and Buick-GMC upgraded by Haig