

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

2.8%



National Unemployment

4.1%



October 2024

10-Yr Treasury Bond Yield

4.30%



Inflation

October 2024



Consumer Price Index (CPI)

0.2%

Seasonally Adj.

2.6%

Last 12 Months

Annual CPI (Excluding Food & Energy)

3.3%

New Vehicle Inflation

-1.3%

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

Q2 2024



Avg. Loan Term

~68 mos

Avg. Loan Payment

\$734

Avg. MSRP

\$41,963

Avg. LTV

111%

(-1.3% Y-o-Y)

Used Vehicles

Q2 2024



Avg. MSRP

\$25,513

Avg. LTV

118%

(-7.1% Y-o-Y)

AUTO DEALERS

SAAR October 2024

16.044 Mil

1.75% M-o-M

4.57% Y-o-Y



Blue Sky Multiples



LTM Q2 Multiple

8.4x

Fwd. Multiple

7.8x

3-Year Average

7.0x

Inventory Availability



Days Supply

60

October 2024

Inventory/Sales Ratio

1.27x

September 2024

Hybrid/EV (Non-ICE) Market Share

19.5%

October 2024

Median YTD Market Cap Appreciation for Public Auto Dealers



13.3% vs 27.5% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q2 2024:
Infiniti, Nissan and Stellantis were downgraded