

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

## GENERAL ECONOMIC DATA

Annualized GDP Growth

**2.8%**

Q3 2024



National Unemployment

**4.1%**

September 2024



10-Yr Treasury Bond Yield

**4.28%**



Inflation

Consumer Price Index (CPI)

**0.2%**

Seasonally Adj.

**2.4%**

Last 12 Months



Annual CPI (Excluding Food & Energy)

**3.3%**

**New** Vehicle Inflation

**-1.3%**

Y-o-Y

**Used** Vehicle Inflation

**-5.1%**

Y-o-Y

## AUTO CONSUMERS

Auto Loan Rates

August 2024



**8.4%**

60-Month Loans

**8.76%**

72-Month Loans

New Vehicles



Avg. Loan Term

**~68** mos

Avg. Loan Payment

**\$734**

Avg. MSRP

**\$41,963**

Avg. LTV

**111%**

(-1.3% Y-o-Y)

Used Vehicles



Avg. MSRP

**\$25,513**

Avg. LTV

**118%**

(-7.1% Y-o-Y)

## AUTO DEALERS

SAAR September 2024

**15.774** Mil

3.34% M-o-M

0.53% Y-o-Y



Inventory Availability



Days Supply

**55**

September 2024

Inventory/Sales Ratio

**1.36x**

August 2024

Hybrid/EV (Non-ICE) Market Share

**19.3%**

September 2024

Blue Sky Multiples



LTM Q2  
Multiple

**6.9x**

Fwd.  
Multiple

**6.6x**

3-Year  
Average

**5.9x**

Median YTD Market Cap  
Appreciation for Public  
Auto Dealers



**-1.1% vs 22.1% for S&P 500**

**Haig & Kerrigan Upgrades & Downgrades Q2 2024:**

Infiniti, Nissan and Stellantis were downgraded