

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

3.8%

Q2 2025



National Unemployment

4.3%

August 2025



10-Yr Treasury Bond Yield

3.81%



Inflation

August 2025

Consumer Price Index (CPI)

0.4%

Seasonally Adj.

2.9%

Last 12 Months

Annual CPI (Excluding Food & Energy)

3.1%

New Vehicle Inflation

0.7%

Y-o-Y

Used Vehicle Inflation

6.0%

Y-o-Y



AUTO CONSUMERS

Auto Loan Rates

May 2025



7.67%

60-Month Loans

7.73%

72-Month Loans

New Vehicles

Q2 2025



Avg. Loan Term

~68.9

mos

Avg. Loan Payment

\$749

Avg. MSRP

\$43,245

Avg. LTV

110%

(-0.4% Y-o-Y)

Used Vehicles

Q2 2025



Avg. MSRP

\$26,334

Avg. LTV

117%

(-6.4% Y-o-Y)

AUTO DEALERS

SAAR August 2025

16.400

Mil

-0.61% M-o-M

8.34% Y-o-Y



Inventory Availability

August 2025

Days Supply

77

Per Cox Automotive

Inventory/Sales Ratio

1.43x



Hybrid/EV (Non-ICE) Market Share

21.8%

August 2025

Blue Sky Multiples



LTM

Multiple

Fwd

Multiple

3-Year

Average

7.8x

7.1x

6.4x

Median YTD Market Cap
Appreciation for Public
Auto Dealers



7.0% vs 8.6% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q2 2025:

Haig upgraded Toyota, Kia, and Hyundai, Kerrigan upgraded Ford and GMC and downgraded VW and Volvo, Both groups downgraded Audi.