

GROUP 1
AUTOMOTIVE[®]

Vehicle Affordability

with BEV Insights

Chicago FED Automotive Conference

GPI
LISTED
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 **AcceleRide**[®]
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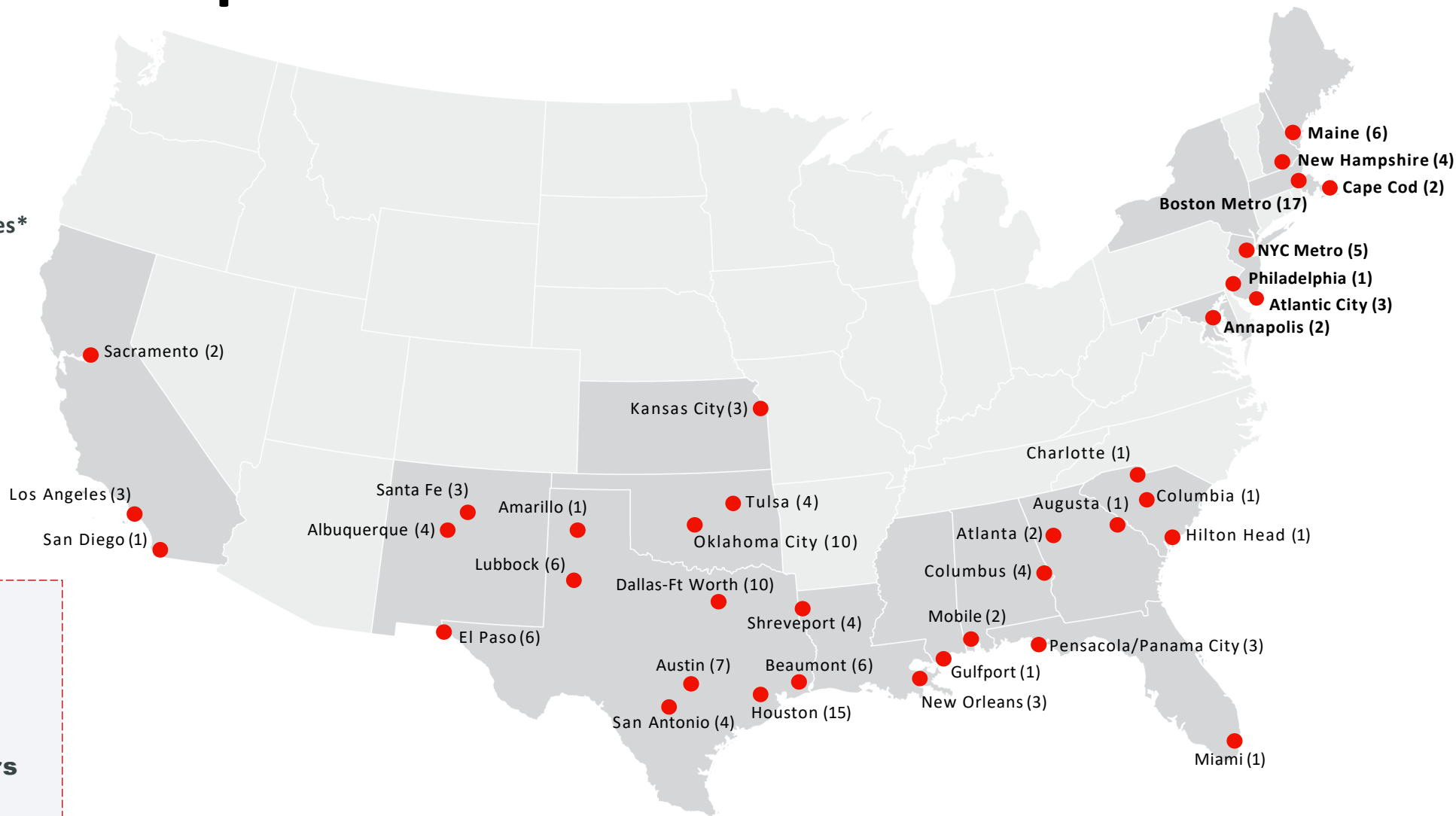
Geographic Footprint

United States

17 States

149 Dealerships

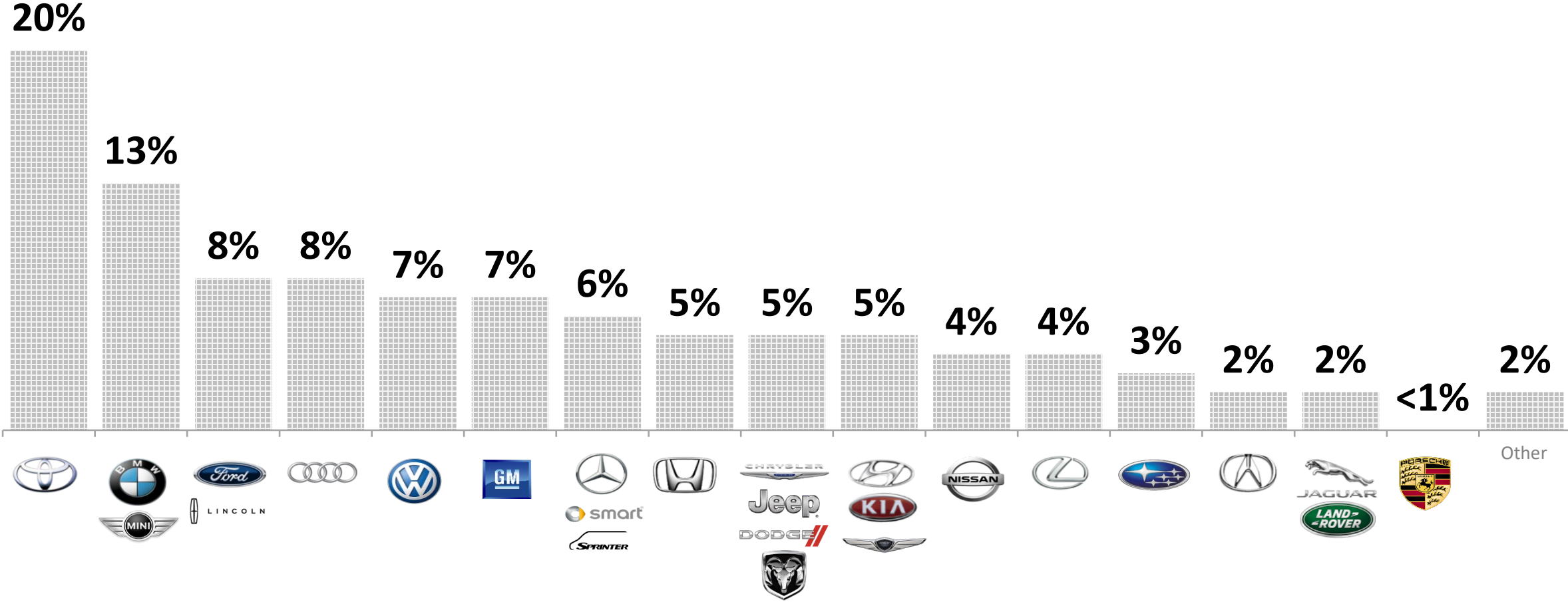
81% of New Vehicle Unit Sales*



Worldwide*
204 Dealerships
275 Franchises
47 Collision Centers
35 Brands

*As of December 1, 2022. Sales based on YTD consolidated results as of September 30, 2022; excludes Brazil discontinued operations.

Total Consolidated New Vehicle Brand Mix 3Q22 YTD

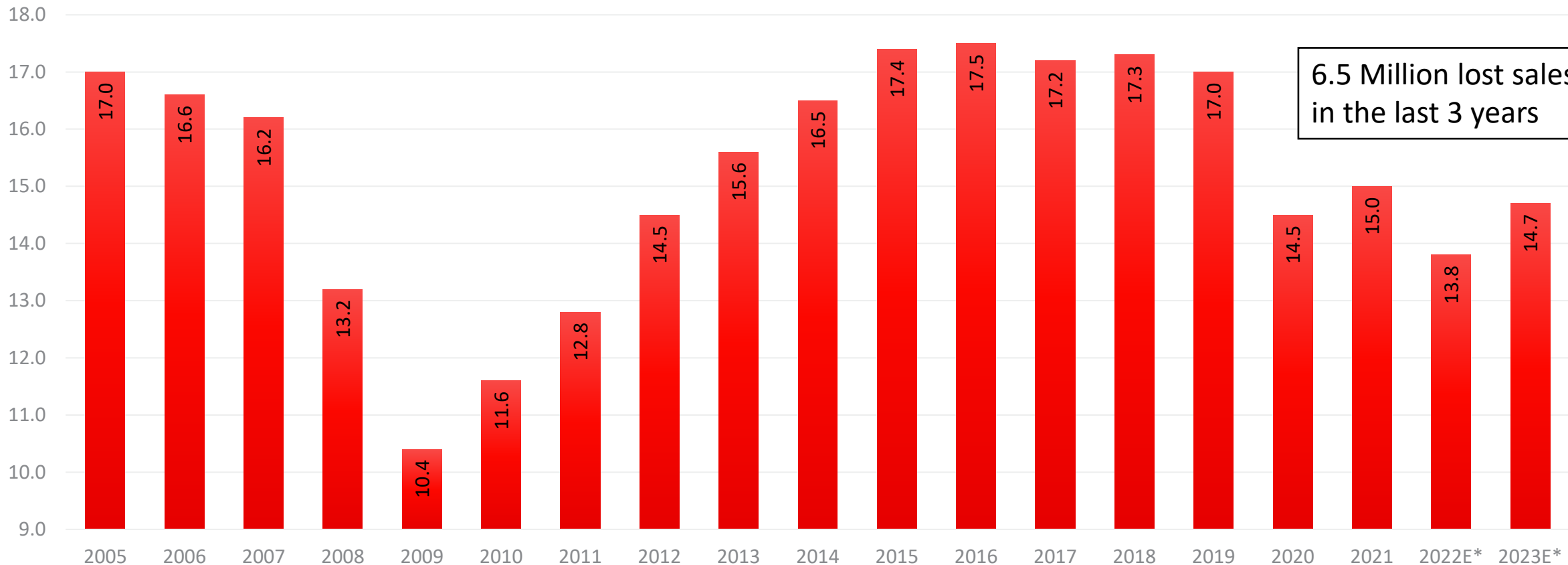


*May not add to 100% due to rounding; excludes Brazil discontinued operations



Macro-Economic Market Trends

U.S. SAAR: New Vehicle Unit Sales (in millions)



6.5 Million lost sales
in the last 3 years

Source: LMC Automotive – U.S. New Vehicle Unit Sales Actuals (1998-2022)

*Bank of America, US Sales / NA Production Forecasts

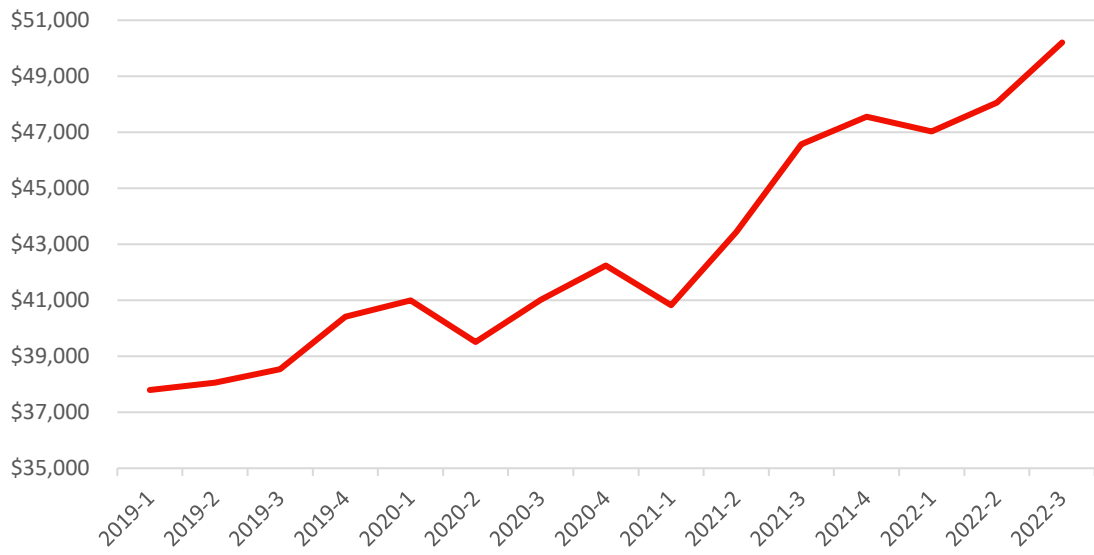
Group 1 - Lender Originations

- Loan Originations
 - 2021 \$7,973,327,608 financing 179,107 vehicles
 - 2022 \$9,416,715,128 financing 194,308 vehicles

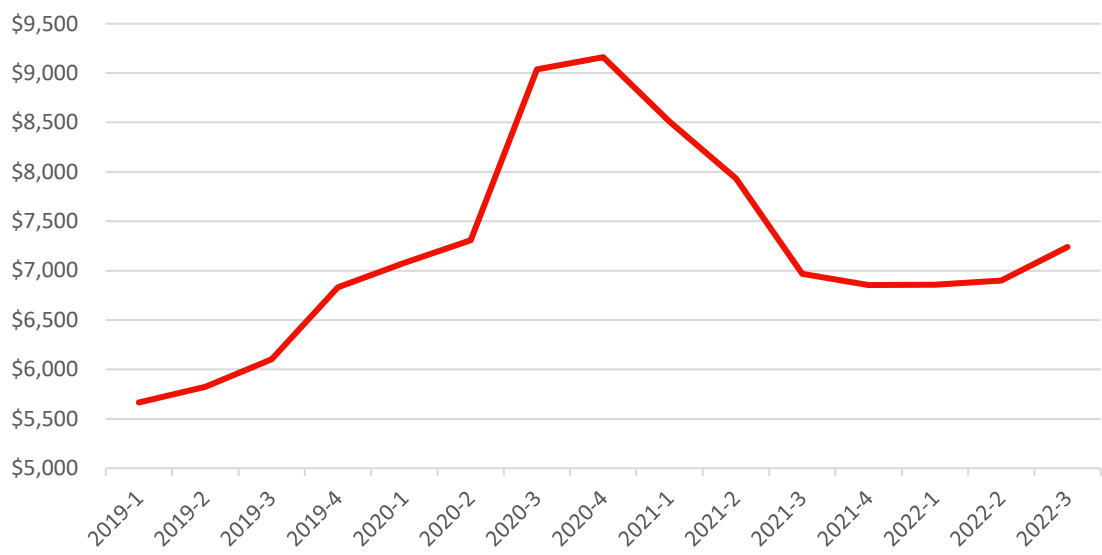
- Major Retail Lenders
 - Chase Bank
 - Wells Fargo
 - Ally Bank
 - Capital One
 - Bank of America
 - Santander

Group 1 - Average Transaction Data

Average Amount Financed for Both New and Used Vehicles



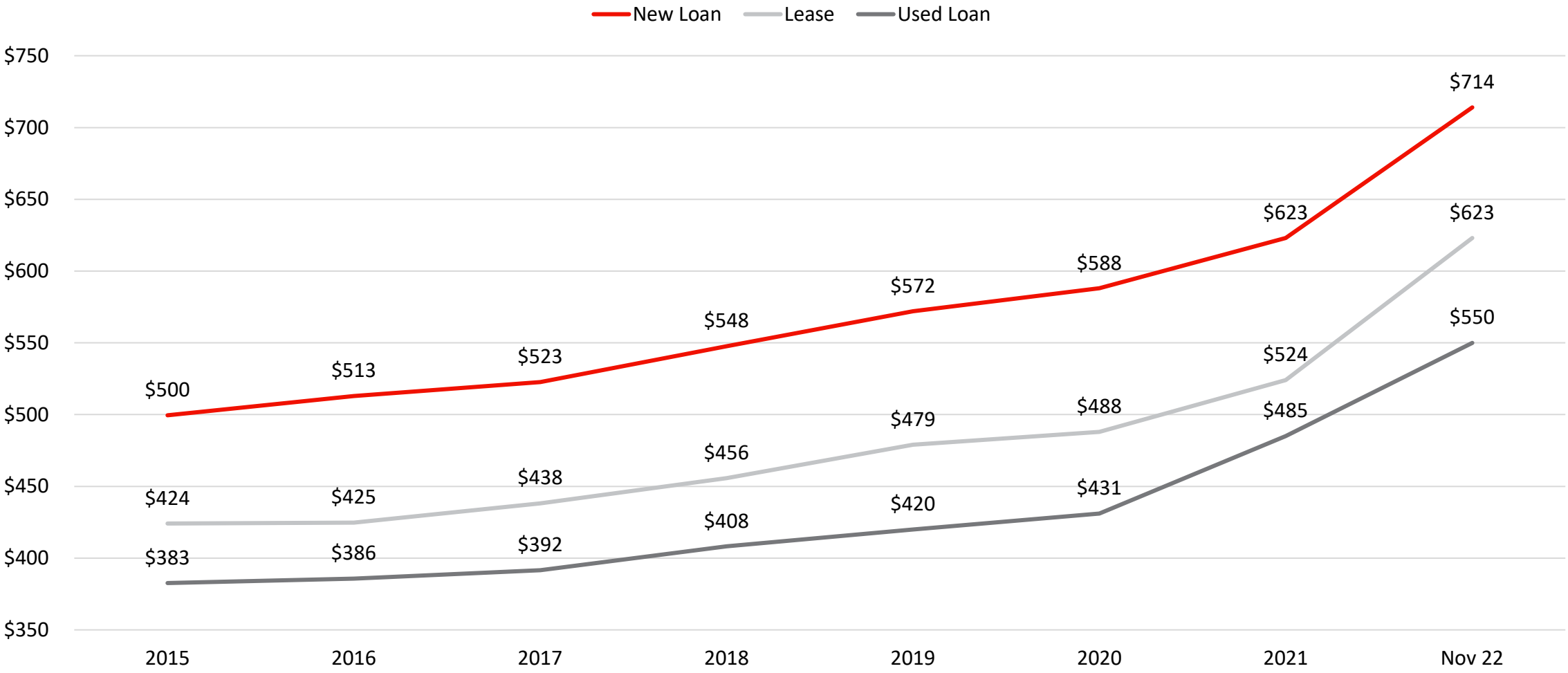
Average Down Payment for Both New and Used Vehicles



Data is derived from Group 1 Automotive financial metrics

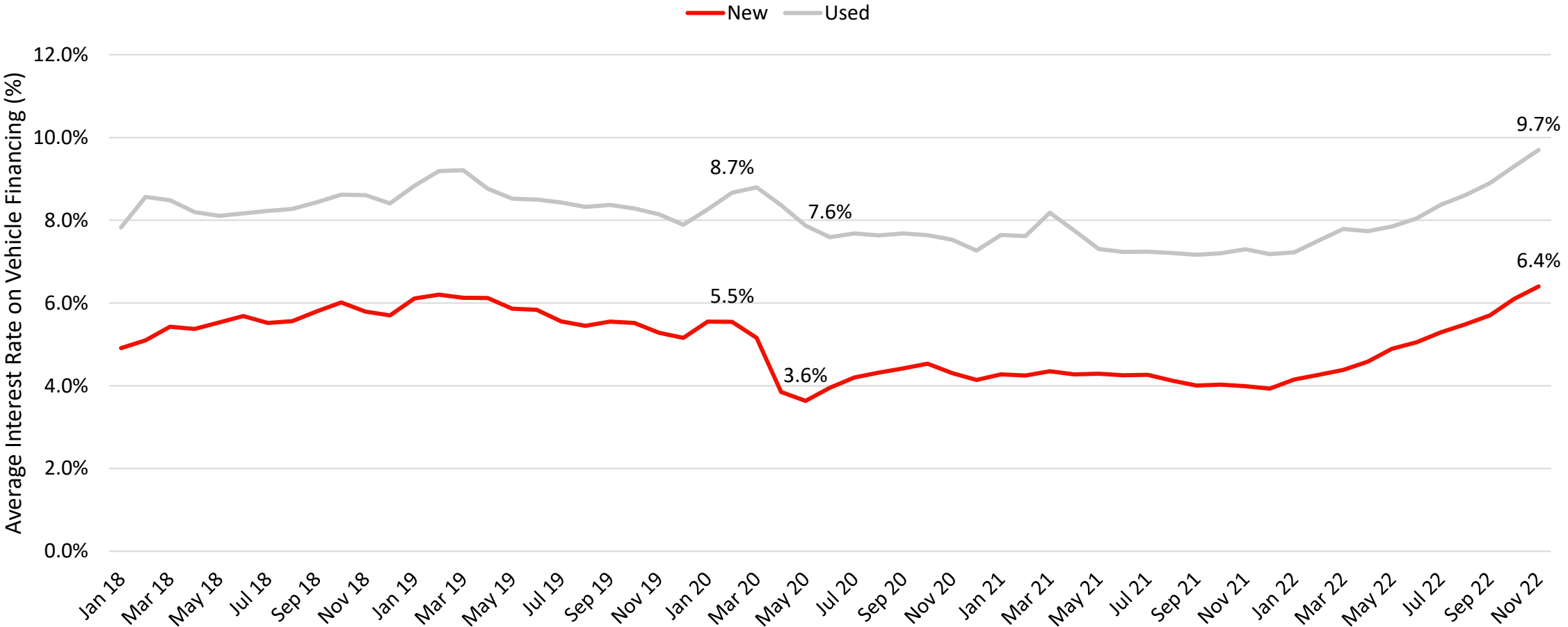
Average Monthly Payments

Average Monthly Payments on new vehicles have reached an all time high due to underlying demand trends and inventory shortages



Source: J.D. Power PIN

Average Interest Rates on Vehicle Financing



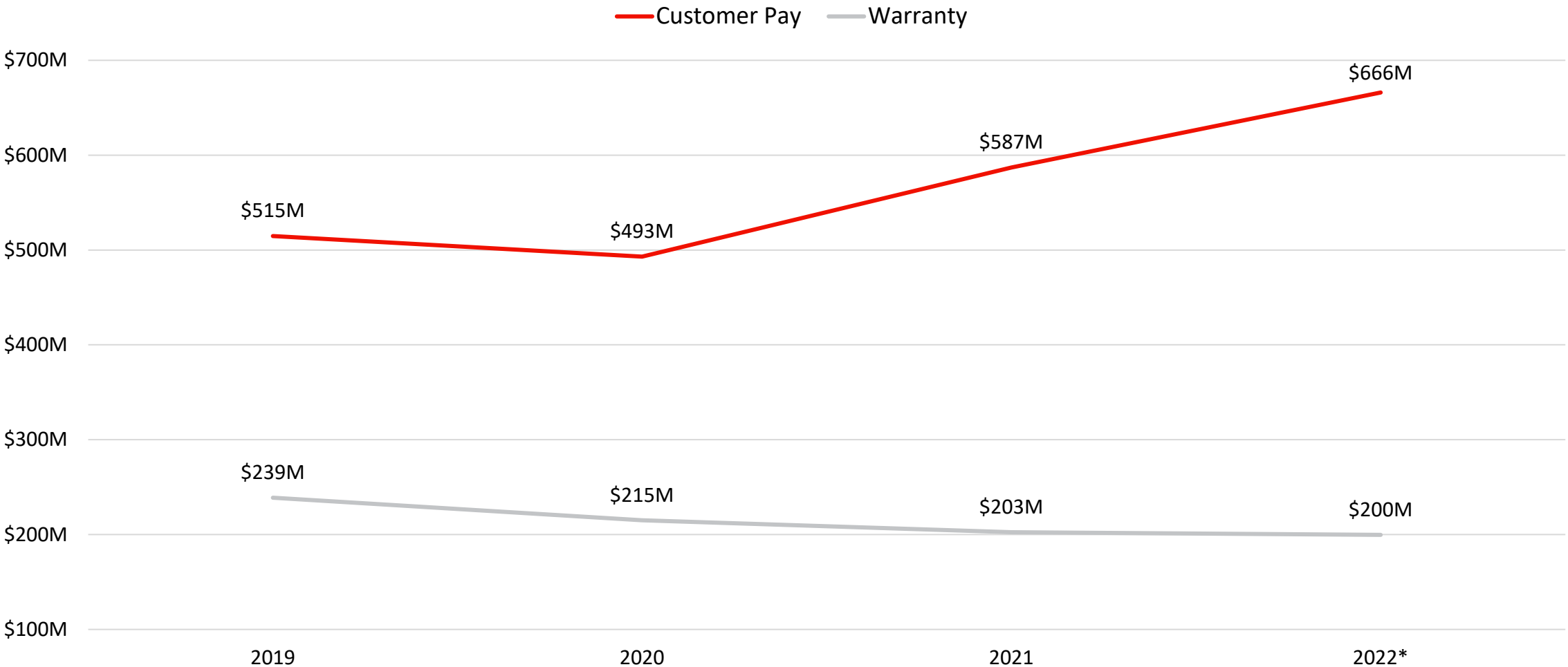
Source: J.D. Power PIN

Delinquency Rates on New and Used Vehicle Loans



Source: Intex, Deal Documents, Morgan Stanley Research

U.S. Same Store Aftersales Revenue



Data is derived from Group 1 Automotive financial metrics – excludes any dealerships acquired in the periods presented
*September 2022 YTD Annualized



ICE and BEV Vehicle Comparison

ICE and BEV Truck Comparison

F-150 (All Models)



\$65,173

3 months after order submission

506 / 572 Miles

MPG falls an average of ~27%

F-150 Lightning



\$84,868

Orders considered a year in advance

230 / 320 Miles

Total range falls 50-70%

Average Transaction Price*

Availability

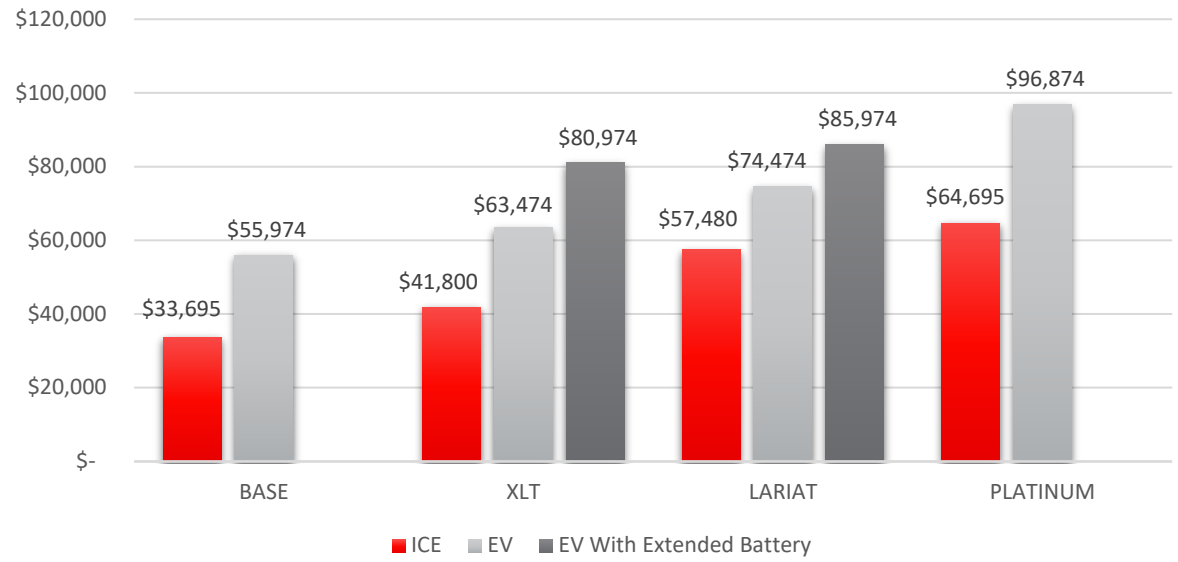
Min/Max Total Range

Towing Range

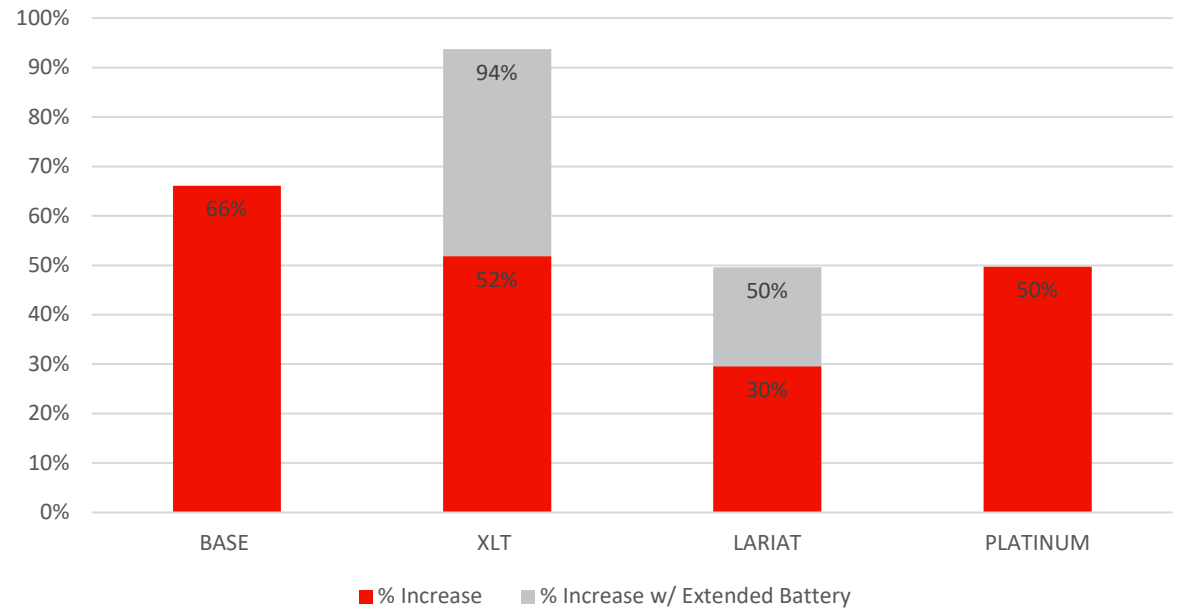
* Determined by averaging sales made from Group 1 Dealerships between 2021 through 2022

F150 Standard vs. Lightning Starting Prices

Ford F-150 vs. Ford Lightning Starting Price Comparison



Percentage Increase in Starting Price



Data comes from prices listed on Ford.com

Battery Electric Vehicle (“BEV”) Maintenance Outlook

5-Year Maintenance of Comparable BEV and ICE Vehicles

2022 Nissan Leaf BEV	2022 Toyota Corolla
\$2,850	\$3,301

Data derived from Edmunds.com

4 Year & 50,000 Mile Extended Warranty of Comparable BEV and ICE Vehicles

Tesla Model S	Lexus LS 500
\$4,250	\$3,320

Data derived from Tesla website and Sterling McCall Lexus Dealership

Average Annual Insurance Rates of Comparable BEV and ICE Vehicles

Tesla Model S	Lexus LS 500
\$3,008	\$2,048

Data Derived from Quadrant Information Services

*Rates vary based on carrier, age, and location

Most Reliable Vehicle Types by Category

Here we present the rankings of vehicle types based on the average reliability scores for models in each category that CR has data for.

1	Hybrid Cars
2	Sports/Sporty Cars
3	Hybrid SUVs
4	Midsized/Large Cars
5	Compact Pickups
6	Subcompact SUVs
7	Luxury Compact SUVs
8	Luxury Compact Cars
9	Luxury Midsized/Large Cars
10	Compact SUVs
11	Midsized 2-row SUVs
12	Compact Cars
13	Minivans
14	Midsized Pickups
15	Midsized 3-row/Large SUVs
16	Electric Vehicles
17	Full-sized Pickups

© Consumer Reports 2022



Battery Electric Vehicle (“BEV”) Fuel Availability



Public Charging

- Charging rates vary around 50¢
- Charging stations face outages and reliability issues
- Charging speeds depend on charger models and other variables
 - Level 2 Chargers – common, but take 4-10 hours to charge a BEV from 0-100%
 - DC Fast Chargers – Before deadhead miles, average 20-30 minute charging times

Home Charging

- kWh Rates depend on location and time of day
 - National average is \$0.14/kWh
- Electric Vehicle Supply Equipment Average Costs
 - Level 1 Charger - \$600
 - Level 2 Charger - \$1,300
- Installation costs range between \$800-\$1,200
- Solar panel installation starts at \$7,000
 - Breakeven point is reached between 6-10 years



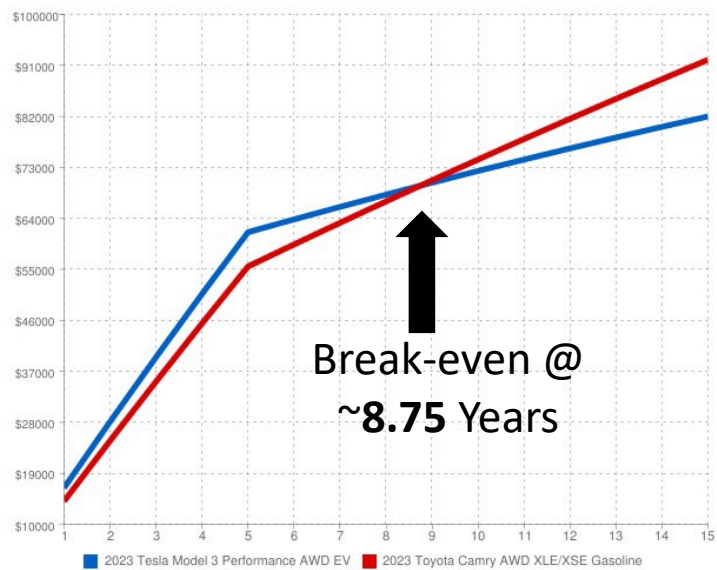
Electric vehicle depicted in blue
Gas vehicle depicted in red

BEV and ICE Vehicle True Cost Comparison

Comparable Entry Level Sedans

Vehicle	Annual Fuel Use	Annual Electricity Use	Annual Fuel/Elec Cost	Annual Operating Cost	Cost Per Mile	Annual Emissions (lbs CO2)
2023 Tesla Model 3 Performance AWD EV	0 gal	3,609 kWh	\$437	\$2,542	\$0.21	3,796
2023 Toyota Camry AWD XLE/XSE Gasoline	407 gal	0 kWh	\$1,912	\$4,170	\$0.35	9,765

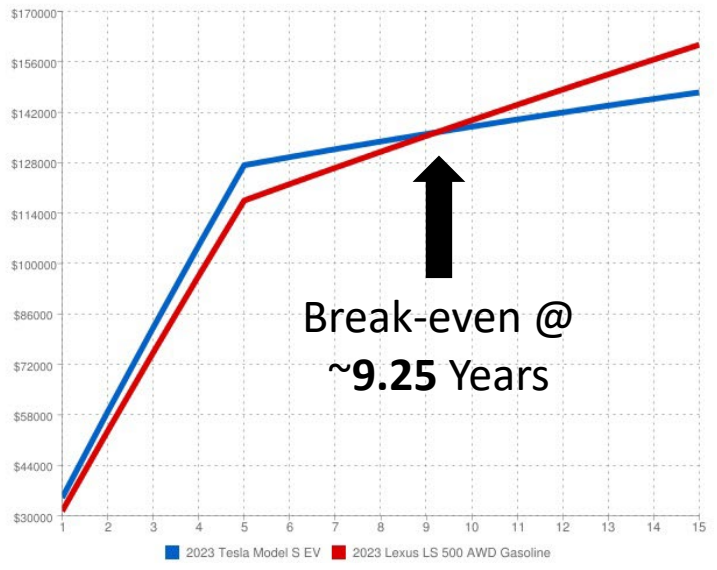
Cumulative Cost of Ownership by Year (Dollars)



Comparable Luxury Sedans

Vehicle	Annual Fuel Use	Annual Electricity Use	Annual Fuel/Elec Cost	Annual Operating Cost	Cost Per Mile	Annual Emissions (lbs CO2)
2023 Tesla Model S EV	0 gal	3,389 kWh	\$410	\$2,515	\$0.21	3,565
2023 Lexus LS 500 AWD Gasoline	557 gal	0 kWh	\$2,619	\$4,876	\$0.41	13,372

Cumulative Cost of Ownership by Year (Dollars)



Both electric entry level and luxury sedans reach their break-even point around 9 years, one year after an EV's battery warranty would have expired

Data and charts from US Department of Energy (Energy.gov)

Pete DeLongchamps, Group 1 Automotive

SVP, Financial Services and Manufacturer Relations

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Thank You



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