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

- 20%
- 13%
- 8% (2 times)
- 7% (2 times)
- 6%
- 5% (3 times)
- 4% (2 times)
- 3%
- 2% (2 times)
- <1%
- Other

*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)

*Bank of America, US Sales / NA Production Forecasts

6.5 Million lost sales in the last 3 years
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

Data is derived from Group 1 Automotive financial metrics
Average Monthly Payments on new vehicles have reached an all time high due to underlying demand trends and inventory shortages.
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)

- Average Transaction Price*: $65,173
- 3 months after order submission
- 506 / 572 Miles
- MPG falls an average of ~27%

F-150 Lightning

- Average Transaction Price*: $84,868
- Orders considered a year in advance
- 230 / 320 Miles
- Total range falls 50-70%

* Determined by averaging sales made from Group 1 Dealerships between 2021 through 2022
F150 Standard vs. Lightning Starting Prices

Data comes from prices listed on Ford.com
### Battery Electric Vehicle ("BEV") Maintenance Outlook

#### 5-Year Maintenance of Comparable BEV and ICE Vehicles

<table>
<thead>
<tr>
<th></th>
<th>2022 Nissan Leaf BEV</th>
<th>2022 Toyota Corolla</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>$2,850</td>
<td>$3,301</td>
</tr>
</tbody>
</table>

Data derived from Edmunds.com

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

<table>
<thead>
<tr>
<th></th>
<th>Tesla Model S</th>
<th>Lexus LS 500</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>$4,250</td>
<td>$3,320</td>
</tr>
</tbody>
</table>

Data derived from Tesla website and Sterling McCall Lexus Dealership

#### Average Annual Insurance Rates of Comparable BEV and ICE Vehicles

<table>
<thead>
<tr>
<th></th>
<th>Tesla Model S</th>
<th>Lexus LS 500</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>$3,008</td>
<td>$2,048</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Vehicle Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hybrid Cars</td>
</tr>
<tr>
<td>2</td>
<td>Sports/Sporty Cars</td>
</tr>
<tr>
<td>3</td>
<td>Hybrid SUVs</td>
</tr>
<tr>
<td>4</td>
<td>Mid sized/Large Cars</td>
</tr>
<tr>
<td>5</td>
<td>Compact Pickups</td>
</tr>
<tr>
<td>6</td>
<td>Subcompact SUVs</td>
</tr>
<tr>
<td>7</td>
<td>Luxury Compact SUVs</td>
</tr>
<tr>
<td>8</td>
<td>Luxury Compact Cars</td>
</tr>
<tr>
<td>9</td>
<td>Luxury Mid sized/Large Cars</td>
</tr>
<tr>
<td>10</td>
<td>Compact SUVs</td>
</tr>
<tr>
<td>11</td>
<td>Mid sized 2-row SUVs</td>
</tr>
<tr>
<td>12</td>
<td>Compact Cars</td>
</tr>
<tr>
<td>13</td>
<td>Minivans</td>
</tr>
<tr>
<td>14</td>
<td>Mid sized Pickups</td>
</tr>
<tr>
<td>15</td>
<td>Mid sized 3-row/Large SUVs</td>
</tr>
<tr>
<td>16</td>
<td>Electric Vehicles</td>
</tr>
<tr>
<td>17</td>
<td>Full sized Pickups</td>
</tr>
</tbody>
</table>

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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
BEV and ICE Vehicle True Cost Comparison

Comparable Entry Level Sedans

Break-even @ ~8.75 Years

Comparable Luxury Sedans

Break-even @ ~9.25 Years

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)
Thank You