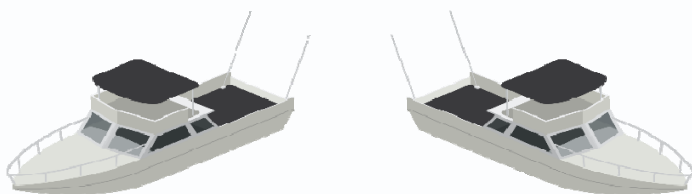


MARINE UPDATE - JUNE 2025

F&I Highlights



\$44,377

Average
Selling Price

\$12,778

Average
Down Payment

\$56,463

Average
Amount Financed

9.13%

Average
A.P.R.

\$584

Average
Monthly Payment

158

Average Term
In Months

3.5 out of 5

Boats Sold Were New Units



1.2 out of 10

Boats Sold Included Ancillary Products



F&I Profitability Index

38

The Marine F&I Profitability Index is simply a measurement representing the combined total of the penetration percentages for finance, GAP, service contracts, paint & fabric protection and all other ancillary products.



21%

Financed

Percent of units sold that were financed at the dealership.



12%

G.A.P.

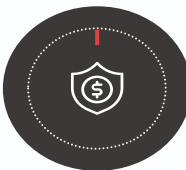
Percent of finance contracts with GAP coverage included.



3%

Service Contract

Percent of units sold that included a service contract.



0%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



2%

All Other Products

Percent of units sold that included any other ancillary product.

Repair Event Cycle Times (RECT)

Each Work Order has a start date and a completion date. We define RECT as the amount of time that passes between those two dates. Or in more basic terms - it's the amount of time it takes to repair a unit at your shop.

7,127 work orders reviewed in June



35

Days

All Work Orders¹
Average RECT

47

Days

Warranty Coverage²
Average RECT

56

Days

Out-Of Stock Parts³
Average RECT

102

Work Order Count
Average per Location

18%

Warranty Coverage
Percentage

12%

Out-Of Stock Parts
Percentage

RECT by Region

32 Days

Midwest

61 Days

Northeast

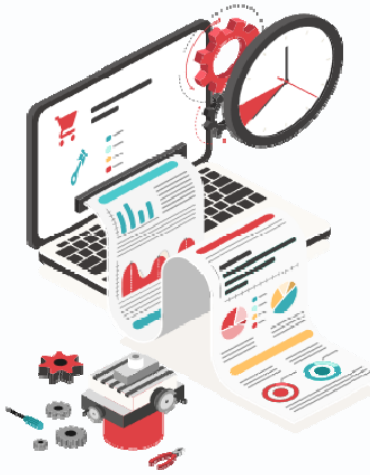
22 Days

South

13 Days

West

1) Excludes Work Orders with omitted or inaccurate dates, RECT exceeding 2 years and all internals.



RECT Bottlenecks by Region

Warranty Coverage

61 Days

Midwest

53 Days

Northeast

31 Days

South

21 Days

West

2) Work Orders with at least 1 job or part covered by warranty.

Out-Of-Stock Parts

63 Days

Midwest

73 Days

Northeast

40 Days

South

36 Days

West

3) Work Orders with at least 1 part out-of-stock.