

MARINE UPDATE - FEBRUARY 2026

F&I Highlights



\$69,177
Average Selling Price

\$12,205
Average Down Payment

\$51,496
Average Amount Financed

9.23
Average A.P.R.

\$553
Average Monthly Payment

173
Average Term In Months

3.7 out of 5

Boats Sold Were New Units



1.6 out of 5

Boats Sold Included Ancillary Products



F&I Profitability Index

81

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.



39%

Financed

Percent of units sold that were financed at the dealership.



11%

G.A.P.

Percent of finance contracts with GAP coverage included.



22%

Service Contract

Percent of units sold that included a service contract.



6%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



2%

All Other Products

Percent of units sold that included any other ancillary

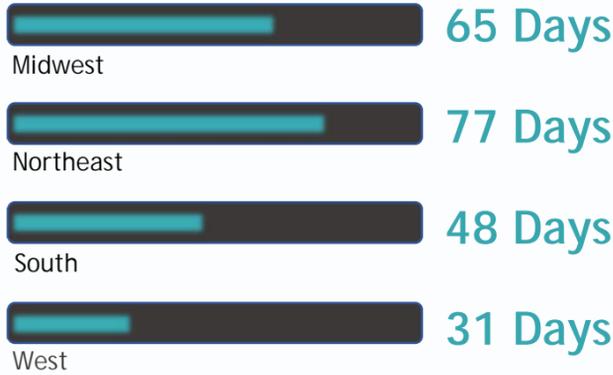
Repair Event Cycle Times (RECT)

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.

2,455 work orders reviewed in February



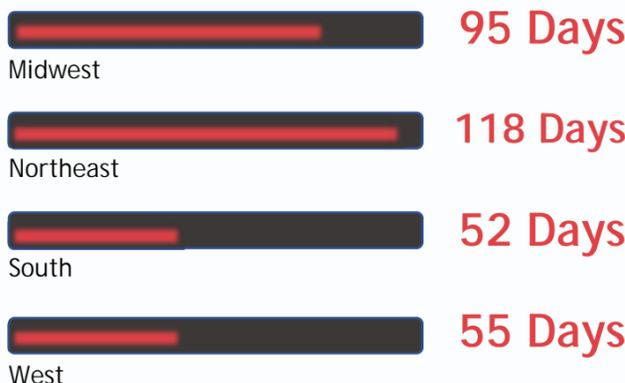
RECT by Region



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

RECT Bottlenecks by Region

Warranty Coverage



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

Out-Of-Stock Parts



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