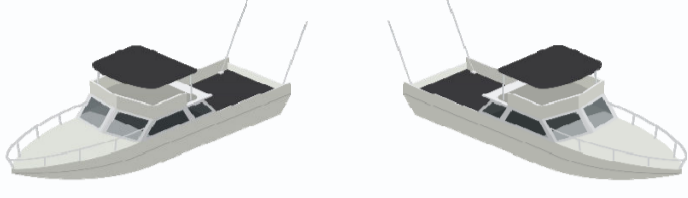


MARINE UPDATE - APRIL 2026

F&I Highlights



\$68,104

Average Selling Price

\$23,030

Average Down Payment

\$62,755

Average Amount Financed

8.40

Average A.P.R.

\$600

Average Monthly Payment

173

Average Term In Months

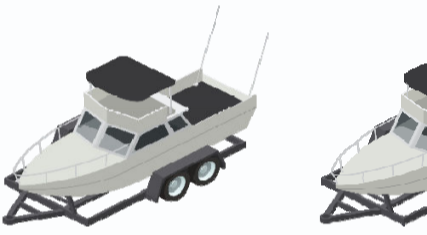
3.6 out of 5

Boats Sold Were New Units



1.3 out of 5

Boats Sold Included Ancillary Products



F&I Profitability Index

67

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.



36%

Financed

Percent of units sold that were financed at the dealership.



9%

G.A.P.

Percent of finance contracts with GAP coverage included.



14%

Service Contract

Percent of units sold that included a service contract.



5%

Paint & Fabric

Percent of units sold that included paint & fabric protection.



4%

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.

6,298 work orders reviewed in April



41

Days

All Work Orders¹
Average RECT

71

Days

Warranty Coverage²
Average RECT

64

Days

Out-Of Stock Parts³
Average RECT

89

Work Order Count
Average per Location

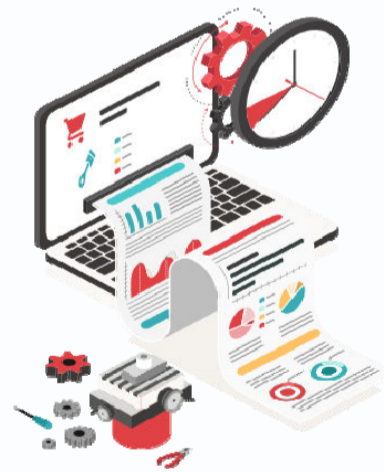
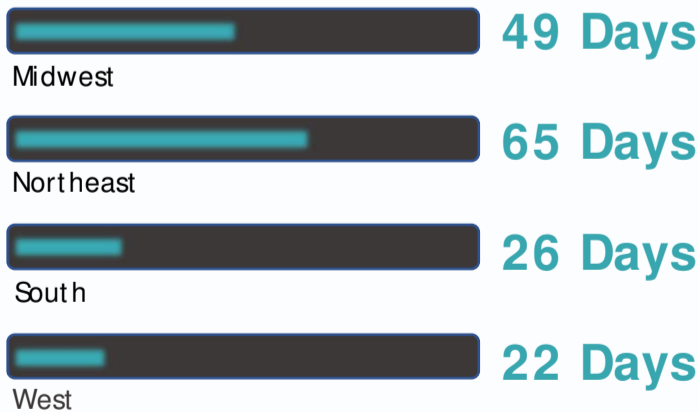
14%

Warranty Coverage
Percentage

13%

Out-Of Stock Parts
Percentage

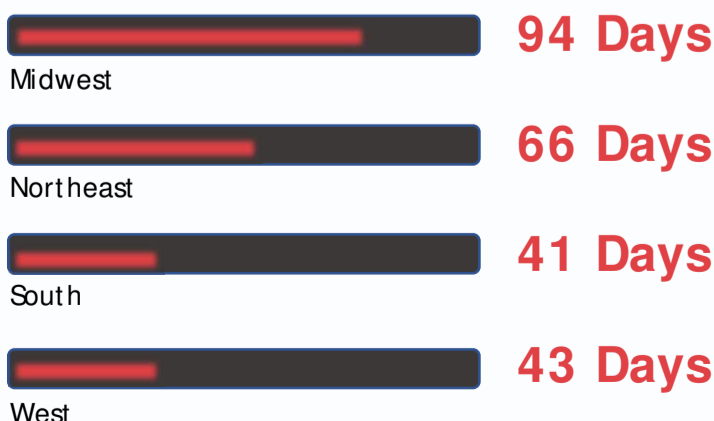
RECT by Region



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

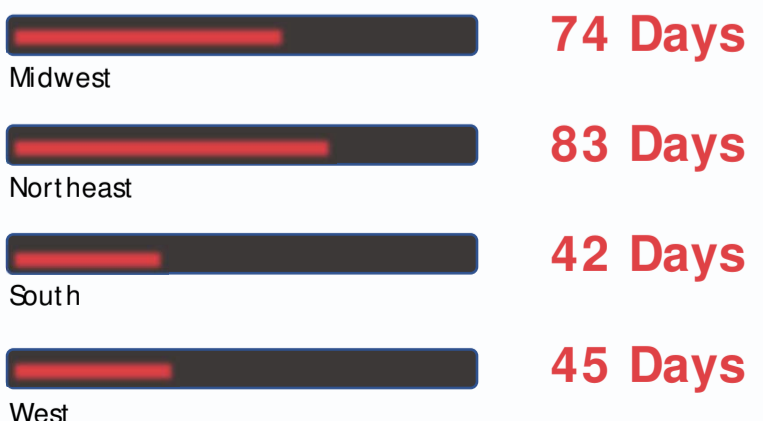
RECT Bottlenecks by Region

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.