MERCER CAPITAL
VALUATION & ADVISORY SERVICES

# AUTO DEALER INDUSTRY SCORECARD

AUGUST 2026

All data presented below reflects the most recent information available as of this scorecard's publication, with data current as of August 2026 unless otherwise specified.

## GENERAL ECONOMIC DATA

### Annualized GDP Growth
**1.5%**
Q2 2026

### National Unemployment
**4.1%**
July 2026

### 10-Yr Treasury Bond Yield
**4.75%**

### Inflation
July 2026

Consumer Price Index (CPI)

**-0.1%** Seasonally Adj.

**3.4%** Last 12 Months

Annual CPI (Excluding Food & Energy)

**2.5%**

**New** Vehicle Inflation: **0.5%** Y-o-Y

**Used** Vehicle Inflation: **-1.9%** Y-o-Y

## AUTO CONSUMERS

### Auto Loan Rates
May 2026

**7.14%** 60-Month Loans

**6.97%** 72-Month Loans

### New Vehicles
Q2 2026

Avg. Loan Term: **~69.5** mos

Avg. Loan Payment: **$765** (0.4% Q-o-Q)

Avg. Loan Amount: **$43,610**

Avg. LTV: **112.4%** (1.9% Y-o-Y)

### Used Vehicles
Q2 2026

Avg. Loan Amount: **$27,852**

Avg. LTV: **113.8%** (-9% Y-o-Y)

## AUTO DEALERS

### SAAR July 2026
**16.32** Mil

-1.4% M-o-M

-1.7% Y-o-Y

### Inventory Availability
July 2026

Days Supply: **75** *Per Cox Automotive*

Inventory/Sales Ratio: **1.36x**

### Hybrid/EV (Non-ICE) Market Share
**22.4%**
July 2026

### Blue Sky Multiples

| LTM Multiple | Fwd Multiple | 3-Year Average |
|---|---|---|
| 8.3x | 6.5x | 6.7x |

### Median YTD Market Cap Appreciation for Public Auto Dealers
**-5.7% vs. 14% for S&P 500**

**Haig & Kerrigan Upgrades & Downgrades Q1 2026:**
Haig upgraded Lexus and Toyota and downgraded Porsche

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