MERCER CAPITAL
VALUATION & ADVISORY SERVICES

AUTO DEALER INDUSTRY SCORECARD

OCTOBER 2026

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

GENERAL ECONOMIC DATA

Annualized GDP Growth
3.4%
Q3 2026

National Unemployment
4.2%
September 2026

10-Yr Treasury Bond Yield
4.94%

Inflation
September 2026

Consumer Price Index (CPI)

0.6% Seasonally Adj.

3.7% Last 12 Months

Annual CPI (Excluding Food & Energy)
2.6%

New Vehicle Inflation
0.6% Y-o-Y

Used Vehicle Inflation
-1.5% Y-o-Y

AUTO CONSUMERS

Auto Loan Rates
August 2026

7.54% 60-Month Loans

7.17% 72-Month Loans

New Vehicles
Q2 2026

Avg. Loan Term
~69.5 mos

Avg. Loan Payment
$765
(-0.6% 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
113.9%
(-8.5% Y-o-Y)

AUTO DEALERS

SAAR September 2026
16.00 Mil
-3.6% M-o-M -3.6% Y-o-Y

Inventory Availability
September 2026

Days Supply
82 *Per Cox Automotive*

Inventory/Sales Ratio
1.32x

Hybrid/EV (Non-ICE) Market Share
22.9%
September 2026

Blue Sky Multiples

LTM Multiple	Fwd Multiple	3-Year Average
6.7x	6.3x	5.7x

Median YTD Market Cap Appreciation for Public Auto Dealers
-20.5% vs. 11.9% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q2 2026:
Haig upgraded Lexus and Toyota and downgraded Porsche.
Kerrigan upgraded Kia and downgraded VW and Audi.

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