

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

2.2%

Q2 2026



National Unemployment

4.1%

August 2026



10-Yr Treasury Bond Yield

5.29%



Inflation

August 2026

Consumer Price Index (CPI)

0.4%

Seasonally Adj.

3.4%

Last 12 Months

Annual CPI (Excluding Food & Energy)

2.4%

New Vehicle Inflation

0.6%

Y-o-Y

Used Vehicle Inflation

-2.3%

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

(-0.6% 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

113.8%

(-9% Y-o-Y)

AUTO DEALERS

SAAR August 2026

16.57

Mil

2.6% M-o-M

0.4% Y-o-Y



Inventory Availability

August 2026



Days Supply

73

Per Cox
Automotive

Inventory/Sales Ratio

1.24x

Hybrid/EV (Non-ICE) Market Share

22.8%

August 2026

Blue Sky Multiples

LTM

Multiple

6.3x

Fwd

Multiple

5.3x

3-Year

Average

5.4x



Median YTD Market Cap
Appreciation for Public
Auto Dealers



-25.6% vs. 13.7% 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.