

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

1.4%

Q4 2025



National Unemployment

4.3%

January 2026



10-Yr Treasury Bond Yield

4.02%



Inflation

January 2025

Consumer Price Index (CPI)

0.2%

Seasonally Adj.

2.4%

Last 12 Months

Annual CPI (Excluding Food & Energy)

2.5%

New Vehicle Inflation

0.4%

Y-o-Y

Used Vehicle Inflation

-2.0%

Y-o-Y



AUTO CONSUMERS

Auto Loan Rates

November 2025



7.22%

60-Month Loans

7.52%

72-Month Loans

New Vehicles

Q3 2025



Avg. Loan Term

~69.1 mos

Avg. Loan Payment

\$748

Avg. MSRP

\$43,070

Avg. LTV

111.8%

(1.3% Y-o-Y)

Used Vehicles

Q3 2025



Avg. MSRP

\$26,839

Avg. LTV

115.2%

(-9.7% Y-o-Y)

AUTO DEALERS

SAAR January 2026

14.800 Mil

-7.5% M-o-M

-4.4% Y-o-Y



Inventory Availability



Days Supply

98

Per Cox Automotive

December 2025

Inventory/Sales Ratio

1.20x

December 2025

Hybrid/EV (Non-ICE) Market Share

20.4%

January 2026

Blue Sky Multiples



LTM Multiple

7.9x

Fwd Multiple

6.5x

3-Year Average

6.2x

Median YTD Market Cap Appreciation for Public Auto Dealers



-8.9% vs -1.9% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q3 2025:

Haig upgraded Lexus and downgraded Porsche.

Kerrigan upgraded Chevy and Buick/GMC