

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

2.0%

Q1 2026



National Unemployment

4.3%

March 2026



10-Yr Treasury Bond Yield

4.42%



Inflation

March 2026



Consumer Price Index (CPI)

0.9%

Seasonally Adj.

3.3%

Last 12 Months

Annual CPI (Excluding Food & Energy)

2.6%

New Vehicle Inflation

0.5%

Y-o-Y

Used Vehicle Inflation

-3.2%

Y-o-Y

AUTO CONSUMERS

Auto Loan Rates

February 2026



7.52%

60-Month Loans

7.55%

72-Month Loans

New Vehicles

Q4 2025



Avg. Loan Term

~68.9 mos

Avg. Loan Payment

\$767

(2.5% Q-o-Q)

Avg. MSRP

\$44,255

Avg. LTV

111.6%

(2% Y-o-Y)

Used Vehicles

Q4 2025



Avg. MSRP

\$27,325

Avg. LTV

115.1%

(-7.8% Y-o-Y)

AUTO DEALERS

SAAR March 2026

16.33 Mil

3.9% M-o-M

-8.6% Y-o-Y



Inventory Availability



Days Supply

79

Per Cox Automotive

March 2026

Inventory/Sales Ratio

1.35x

March 2026

Hybrid/EV (Non-ICE) Market Share

21.2%

March 2026

Blue Sky Multiples



LTM
Multiple

8.6x

Fwd
Multiple

7.1x

3-Year
Average

7.0x

Median YTD Market Cap
Appreciation for Public
Auto Dealers



-10.1% vs. 1.7% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q4 2025:

Haig upgraded Mercedes-Benz.

Kerrigan upgraded Honda, Chevrolet, Ford, Buick GMC, Lexus, BMW, and Cadillac. Kerrigan downgraded Audi.