MERCER CAPITAL
VALUATION & ADVISORY SERVICES

AUTO DEALER INDUSTRY SCORECARD

JULY 2026

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

GENERAL ECONOMIC DATA

Annualized GDP Growth
1.5%
Q2 2026

National Unemployment
4.2%
June 2026

10-Yr Treasury Bond Yield
4.67%

Inflation
June 2026

Consumer Price Index (CPI)

-0.4% Seasonally Adj.

3.5% Last 12 Months

Annual CPI (Excluding Food & Energy)
2.6%

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

Used Vehicle Inflation: **-1.8%** Y-o-Y

AUTO CONSUMERS

Auto Loan Rates
May 2026

7.14% 60-Month Loans

6.97% 72-Month Loans

New Vehicles
Q1 2026

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

Avg. Loan Payment: **$770** (0.4% Q-o-Q)

Avg. Loan Amount: **$43,925**

Avg. LTV: **112.2%** (2.6% Y-o-Y)

Used Vehicles
Q1 2026

Avg. Loan Amount: **$27,070**

Avg. LTV: **112.6%** (-7.4% Y-o-Y)

AUTO DEALERS

SAAR June 2026
16.60 Mil

3.1% M-o-M

5.1% Y-o-Y

Inventory Availability

Days Supply: **80** *Per Cox Automotive*
June 2026

Inventory/Sales Ratio: **1.41x**
June 2026

Hybrid/EV (Non-ICE) Market Share
22.4%
June 2026

Blue Sky Multiples

LTM Multiple	Fwd Multiple	3-Year Average
9.7x	7.2x	7.3x

Median YTD Market Cap Appreciation for Public Auto Dealers
11.6% vs. 9.2% for S&P 500

Haig & Kerrigan Upgrades & Downgrades Q1 2026: Haig downgraded Volkswagen from a blue sky multiple to a dollar-range and upgraded Buick-GMC

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