

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

GENERAL ECONOMIC DATA

Annualized GDP Growth

1.6%

Q1 2026



National Unemployment

4.3%

April 2026



10-Yr Treasury Bond Yield

4.48%



Inflation

April 2026

Consumer Price Index (CPI)

0.6%

Seasonally Adj.

3.8%

Last 12 Months

Annual CPI (Excluding Food & Energy)

2.8%

New Vehicle Inflation

0.2%

Y-o-Y

Used Vehicle Inflation

-2.7%

Y-o-Y



AUTO CONSUMERS

Auto Loan Rates

February 2026



7.52%

60-Month Loans

7.55%

72-Month Loans

New Vehicles

Q1 2026



Avg. Loan Term

~69.5 mos

Avg. Loan Payment

\$770

(0.39% 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 April 2026

16.01 Mil

-1.0% M-o-M

-6.6% Y-o-Y



Inventory Availability



Days Supply

78

Per Cox Automotive

April 2026

Inventory/Sales Ratio

1.42x

April 2026

Hybrid/EV (Non-ICE) Market Share

20.6%

April 2026

Blue Sky Multiples



LTM
Multiple

7.8x

Fwd
Multiple

6.4x

3-Year
Average

6.6x

Median YTD Market Cap
Appreciation for Public
Auto Dealers



-15.3% vs. 8.9% 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