

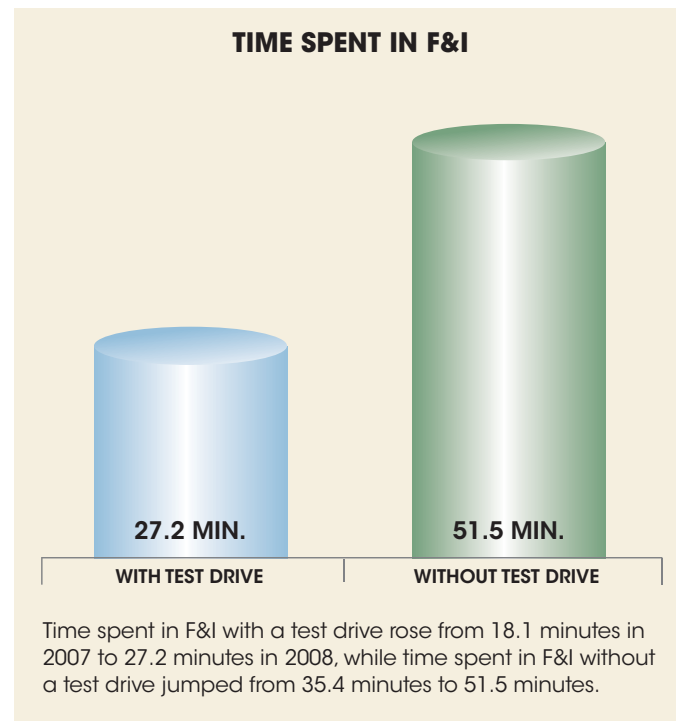
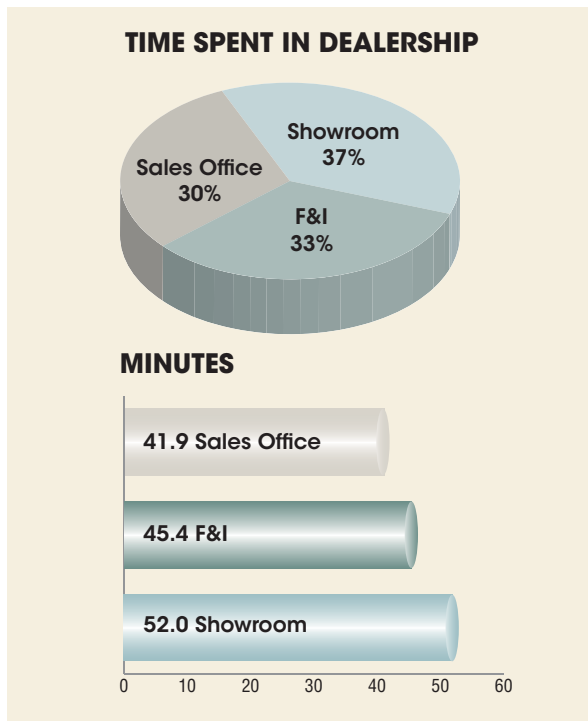
2009 F&I STATISTICS

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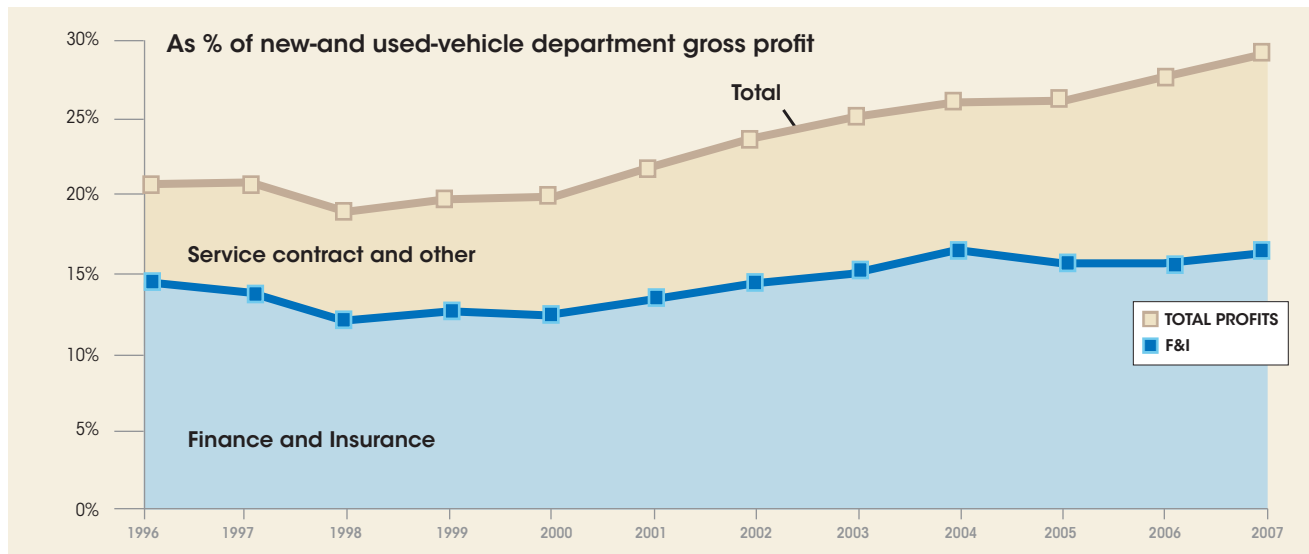


F&I Factors



	cy 2003	cy 2004	cy 2005	cy 2006	cy 2007	cy 2008		cy 2003	cy 2004	cy 2005	cy 2006	cy 2007	cy 2008
	% of time	% of time	% of time	% of time	% of time	% of time		Minutes	Minutes	Minutes	Minutes	Minutes	Minutes
Showroom	38.0%	40.6%	37.7%	35.3%	36.0%	37.3%	Showroom	51.6	55.7	51.3	46.1	44.6	52.0
F&I	17.6%	19.1%	21.4%	25.1%	24.6%	32.6%	F&I	23.9	26.2	29.1	32.8	30.5	45.4
Sales Office	44.4%	40.3%	40.9%	39.6%	39.3%	30.1%	Sales Office	60.4	55.2	55.6	51.8	48.7	41.9
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	Total	135.9	137.1	136.0	130.7	123.8	139.3

SOURCE: CNW MARKET RESEARCH

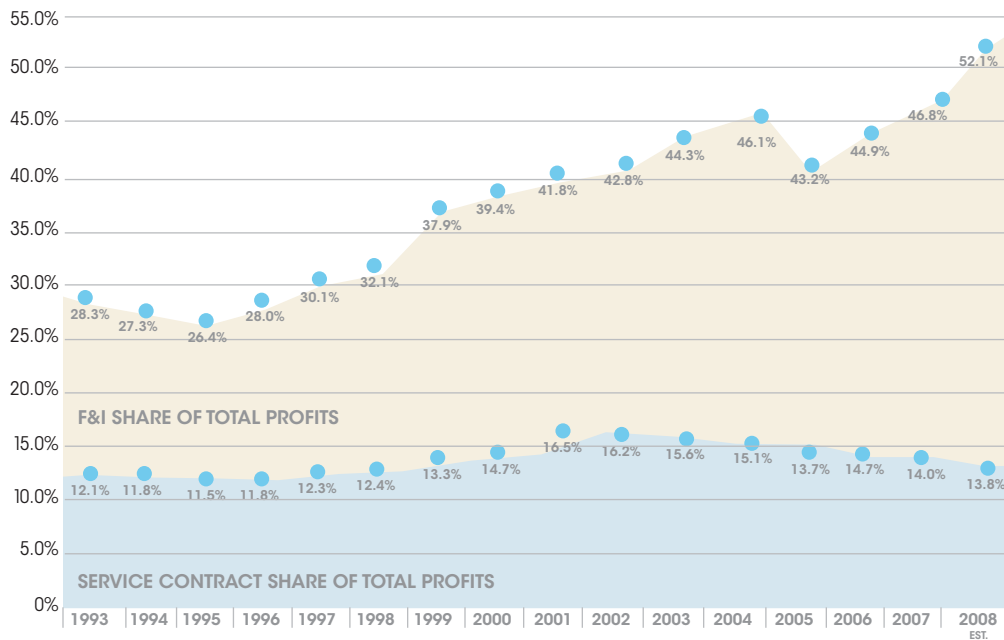


▲ AFTERMARKET INCOME

Aftermarket income (combined gross from F&I and service contracts) was 28.5 percent of new- and used-vehicle department gross in 2007 — up from 27.6 percent in 2006. This stemmed partly from a renewed focus on F&I, resulting in higher finance penetration rates for both new and used cars, and a greater emphasis on customer understanding and satisfaction in dealer financing.

SOURCE: NADA INDUSTRY ANALYSIS DIVISION

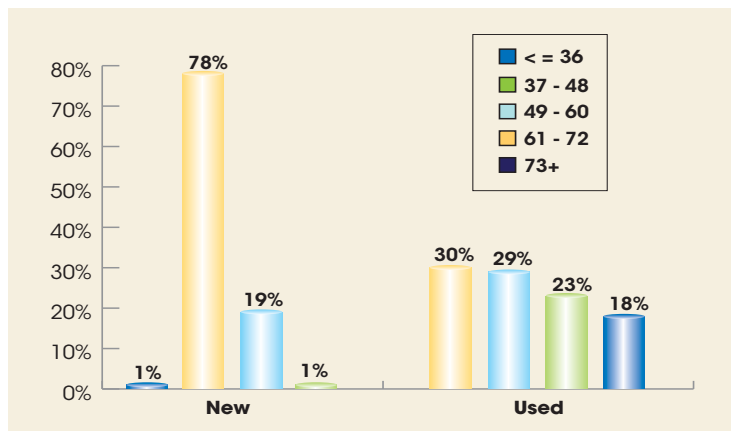
F&I Factors



F&I CONTRIBUTIONS TO DEALERSHIP PROFITS

After experiencing slight declines in 2005, F&I's contribution recaptured some ground in 2006 and continued to rise in 2007 and 2008, representing more than half of total profits. Lower gross margins on the sale of new units has helped increase the importance of F&I contributions.

SOURCE : CNW MARKET RESEARCH



Origination Distribution By Term

Finance sources didn't shy away from extending terms in 2007, as terms for new- and used-vehicle purchases increased from the previous year by 7 and 13 percent, respectively. Additionally, 79 percent of new auto loans were extended term last year, up from 76 percent in 2006.

SOURCE: NAF ASSOCIATION

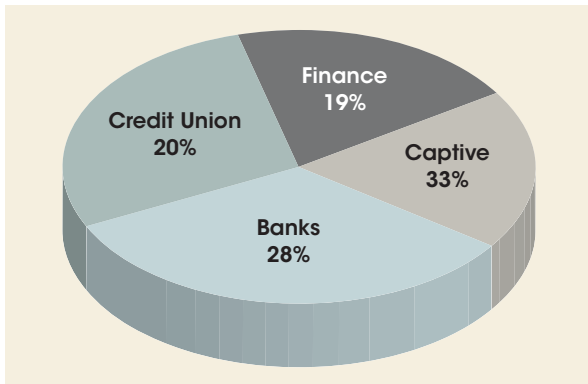
TOP 20 U.S. AUTO LENDERS*

RANK	LENDER NAME	TOTAL FINANCE %	TOTAL LOAN %	NEW LOAN %	USED LOAN %	TOTAL LEASE %	NEW LEASE %	USED LEASE %
1	Toyota Financial Services	6.45	5.71	10.79	2.69	12.17	13.01	3.63
2	GMAC	6.04	5.35	9.019	3.07	11.37	11.79	7.14
3	American Honda Finance	5.14	4.1	8.96	1.21	13.22	13.99	5.39
4	Ford Motor Credit	4.71	3.83	7.78	1.48	11.55	12.3	3.91
5	Chase Auto Finance	4.66	5	7.01	3.8	2.03	2.02	2.08
6	Wachovia Dealer Services	3.3	3.72	2.36	4.53	0.1	0.04	0.65
7	Chrysler Financial Services	3.03	2.37	4.59	1.05	8.2	8.38	6.32
8	Nissan Infiniti Financial Services	2.52	1.71	3.85	0.43	8.82	9.18	5.16
9	Capital One Auto Finance	1.74	1.95	1.51	2.21	0.11	0	1.18
10	Bank of America	1.65	1.86	2.52	1.46	0.07	0.04	0.35
11	BMW Bank of North America	1.63	0.98	1.15	0.89	6.64	6.88	4.19
12	Wells Fargo Auto Finance	1.4	1.48	0.63	1.99	0.76	0.57	2.65
13	Volkswagen Credit Inc.	1.34	0.74	1.15	0.49	6.06	6.44	2.17
14	Citi Financial Group	1.21	1.35	0.63	1.78	0.11	0.02	1.05
15	US Bank	1.1	1	1.17	0.89	1.95	1.82	3.26
16	Citizens Auto Finance	1.05	1.18	1.39	1.05	0.06	0.01	0.56
17	5th 3rd Bank	1.03	1.08	0.98	1.13	0.69	0.51	2.47
18	Mercedes Benz Financial	0.81	0.44	0.71	0.27	3.74	4.06	0.46
19	Americredit Financial Services	0.78	0.86	0.48	1.09	0.19	0	2.13
20	Drive Financial Services	0.77	0.85	0.32	1.17	0.13	0	1.49

* By Vehicle Financed, January through September 2008. Includes Franchised and Independent Dealers. Excludes DE, D.C., RI, OK, and WY.

SOURCE: EXPERIAN AUTOMOTIVE

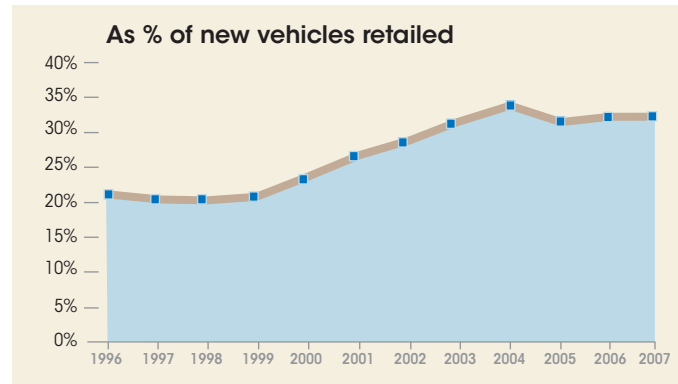
F&I Factors



▲ OUTSTANDING FUNDS

Both captive and finance institutions increased their share slightly, while credit unions remained the same. Banks saw their share decrease slightly.

SOURCE: EXPERIAN AUTOMOTIVE, 2ND QUARTER 2008



▲ SERVICE CONTRACT PENETRATION RATES

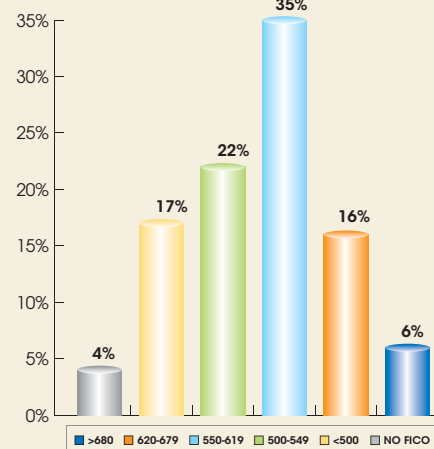
Improvement in vehicle quality and warranties helped bring a drop in service contract penetration from a recent high of 34.1 percent in 2004. It stood at 31 percent in 2007, down from 32 percent in 2006.

SOURCE: NADA INDUSTRY ANALYSIS DIVISION

DISTRIBUTION OF CONTRACTS BOOKED BY CREDIT SCORE - NEW VEHICLES

▶ Less than half of the new-vehicle contracts fell in the high-risk and super-high-risk categories in 2007, while 22 percent fell in the prime and super-prime range.

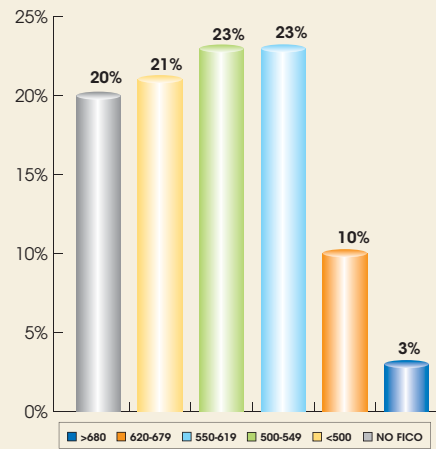
SOURCE: NAF ASSOCIATION



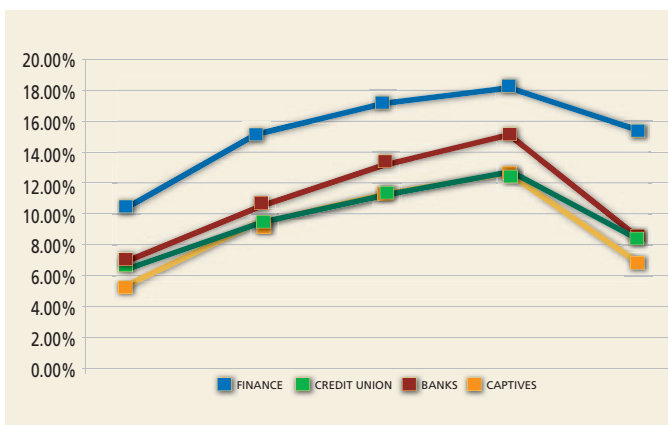
DISTRIBUTION OF CONTRACTS BOOKED BY CREDIT SCORE - USED VEHICLES

◀ Forty-one percent of used vehicle contracts fell in the high-risk and super-high-risk categories in 2007, while 13 percent fell in the prime and super-prime range.

SOURCE: NAF ASSOCIATION



AVERAGE INTEREST ON NEW ORIGINATIONS



RATES%	CAPTIVES	BANKS	CREDIT UNION	FINANCE
Prime	5.74%	7.34%	6.88%	10.29%
Nonprime	8.93%	10.50%	9.28%	14.99%
Subprime	11.17%	13.71%	11.19%	17.00%
Below Subprime	12.34%	15.44%	12.29%	18.04%
TOTAL	7.42%	8.82%	8.12%	15.45%

▲ AVERAGE INTEREST RATES

Aside from finance sources, every lending category realized a decrease in the total average interest rate from the same period last year.

SOURCE: EXPERIAN AUTOMOTIVE, 2ND QUARTER 2008