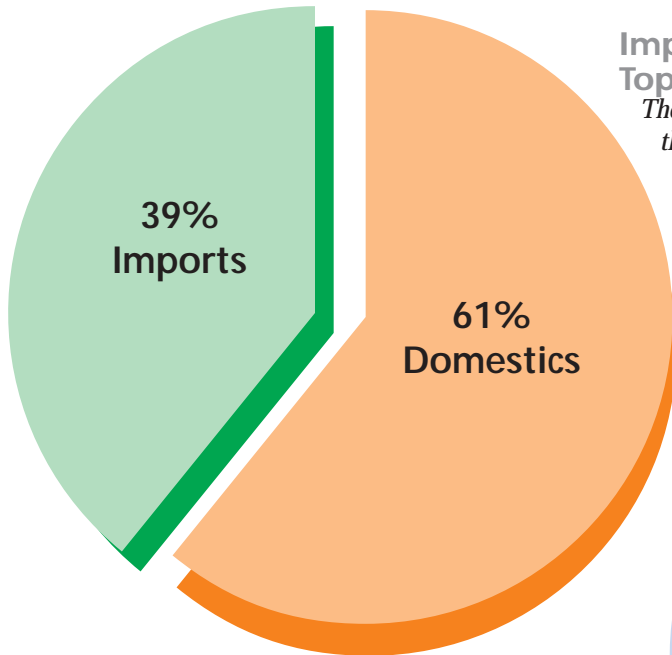


Top 100 F&I Dealers

2000 Rank	Dealership	Owner/Principal	City	State	New Retail Units	Used Retail Units	Total Sold	F&I Dollars	F&I Quotient
1	Midway Ford	Don Hankey	Los Angeles	CA	1,725	4,810	6,535	19,487,277	\$2,982
2	Norm Reeves Honda Superstore	David M. Conant	Huntington Beach	CA	2,383	1,072	3,455	10,175,235	\$2,945
3	Maroone Honda of Miami	AutoNation	Miami	FL	3,388	1,377	4,765	12,492,050	\$2,622
4	Hudson Toyota	United Auto Group	JerseyCity	NJ	4,619	2,076	6,695	14,250,000	\$2,128
5	Universal City Nissan	Morris Sage	Los Angeles	CA	5,401	4,988	10,389	16,659,431	\$1,604
6	Potemkin Mitsubishi	Alan& Robert Potemkin	NewYork	NY	1,850	1,710	3,560	5,706,000	\$1,603
7	Galpin Ford	Herbert F. Boeckmann II	NorthHills	CA	12,074	3,281	15,355	24,374,142	\$1,587
8	Anderson Chevrolet-LosGatos	AutoNation	Los Gatos	CA	1889	527	2,416	3,772,259	\$1,561
9	Courtesy Chevrolet-CA	Rebecca Roulette	SanJose.	CA	1,915	1,185	3,100	4,489,237	\$1,448
10	Lusfine Chevrolet	Burton Lustine	Hyattsville	MD	762	550	1,312	1,889,000	\$1,440
11	Watson Chevrolet	Karl Watson	Tucson	AZ	2,202	1,483	3,685	5,289,471	\$1,435
12	Friendly Chevrolet Co.	Mark A. Eddins	Dallas	TX	2,706	1,469	4,175	5,987,207	\$1,434
13	American Service Center	Alvin Brooks & Motor Zetlin	Arlington	VA	2,000	1,211	3,211	4,255,953	\$1,325
14	Capitol Toyota	AutoFocus, Inc.	SanJose	CA	3,930	2435	6,365	8,257,746	\$1,297
15	Ricart Ford	Rhett & Fred Ricart	Columbus	OH	11,872	13,436	25,308	32,459,848	\$1,283
16	Roseville Toyota	JohnL.Sullivan	Roseville	CA	3,941	5,120	9,061	11,447,920	\$1,263
17	Van Chevrolet-AZ	VT.Inc.-Chuck Mullins	Scottsdale	AZ	2,646	1,933	4,579	5,774,119	\$1,261
18	ABC Nissan	VT. Inc.-Larry Van Tuyl	Phoenix	AZ	3,399	2,675	6,074	7,657,440	\$1,261
19	Trophy Nissan	VT. Inc.-Bill Adkins	Mesquite	TX	4,385	2,086	6,471	8,153,460	\$1,260
20	Huffines Dodge	J.L. Huffines	Lewisville	TX	2535	888	3,423	4,296,278	\$1,255
21	Grand Prairie Ford	VT. Inc.-Jeff Baker	Grand Prairie	TX	2,922	1,871	4,793	6,010,422	\$1,254
22	Thorobred Chevrolet	Don Fehrenbach	Chandler	AZ	2,348	2,203	4,551	5,639,445	\$1,239
23	Red McCombs Superior Pontiac	B.J. McCombs	San Antonio	TX	3,238	3,592	6,830	8,448,000	\$1,237
24	Ancira Buick-Pontiac-GMC	Ernesto Ancira Jr.	Boerne	TX	1779	1364	3,143	3,882,564	\$1,235
25	Westbury Toyota	United Auto Group	Westbury	NY	2305	1069	3,374	4,129,000	\$1,224
26	Smythe European	AutoNation	San Jose	CA	4,241	1,464	5,705	6,909,475	\$1,211
27	Ray Huffines Chevrolet	Ray Huffines	Plano	TX	2,801	872	3,673	4,445,174	\$1,210
28	Landers Dodge-C-P-Jeep	United Auto-Steve Landers	Benton	AR	4,892	4,020	8,912	10,681,000	\$1,198
29	Billy Navarre Chevrolet-Honda	Billy Navarre	Lake Charles	LA	3,131	1,558	4,689	5,607,850	\$1,196
30	Gwinnett Place Ford	V.T. Inc.-Casey Coffee	Duluth	GA	2,828	2,792	5,620	6,715,900	\$1,195
31	Stevens Creek Toyota	H.F. Cornelius	SanJose	CA	4,172	2,094	6,266	7,481,000	\$1,194
32	Westway Ford	VT. Inc.-Steve Stames	Irving	TX	5,660	2,941	8,601	10,262,430	\$1,193
33	Rizza Chevrolet	Tony Rizza	Bridgeview	IL	1,932	2,914	4,846	5,777,477	\$1,192
34	Euro Motorcars. Inc.	P.Douglas & N.Scanniello	Bethesda	MD	3,014	1,136	4,150	4,923,572	\$1,186
35	Stevens Creek Buick/Pontiac	Kuni Enterprises	Santa Clara	CA	1729	811	2,540	2,948,855	\$1,161
36	Mercedes Benz of Houston Greenway	AutoNation	Houston	TX	2,103	1,074	3,177	3,661,875	\$1,153
37	Connell Chevrolet	Paul Doddridge	Costa Mesa	CA	2,474	593	3,067	3,531,061	\$1,151
38	Jerry's Ford Sales	Jerry C. Cohen	Alexandria	VA	2,857	1,094	3,951	4,542,034	\$1,150
39	Fletcher Jones Motorcars	Fletcher Jones Jr.	Newport Beach	CA	3,876	1,232	5,108	5,844,189	\$1,144
40	Bill Heard Chevrolet-Nashville	William T. Heard	Antioch	TN	4,992	3,429	8,421	9,620,000	\$1,142
41	Elmore Toyota	Lester P. Elmore	Westminster	CA	3,300	2,893	6,193	6,970,257	\$1,126
42	House of Imports	AutoNation	Buena Park	CA	3,474	1221	4,695	5,272,014	\$1,123
43	Cable-Dahmer Chevrolet	Gerald M. Dahmer	Independence	MO	2,075	1,521	3,596	4,008,117	\$1,115
44	Brown & Brown Nissan-Mesa	AutoNation	Mesa	AZ	2032	1422	3,454	3,807,000	\$1,102
45	Pioneer Ford	United Auto Group	Phoenix	AZ	2,507	2,246	4,753	5,231,000	\$1,101
46	Nash Chevrolet Co.	Thomas Nash	Lawrenceville	GA	1370	1515	2,885	3,173,010	\$1,100
47	AutoWest Dodge -C-P-Isuzu	AutoNation	Fremont	CA	2027	1183	3,210	3,523,422	\$1,098
48	Covington Pike Toyota	United Auto Group	Memphis	TN	4,273	2,131	6,404	7,010,000	\$1,095
49	Bill Pierre Ford	James P. Pierre	Seattle	WA	2,177	2,890	5,067	5,518,773	\$1,089
50	Lund Cadillac	John R. Lund	Phoenix	AZ	1234	2140	3,374	3,654,361	\$1,083

Top 100 F&I Dealers

2000 Rank	Dealership	Owner/Principal	City	State	New Retail Units	Used Retail Units	Total Sold	F&I Dollars	F&I Quotient
51	Mercedes Benz of Houston North	AutoNation	Houston	TX	1076	527	1,603	1,720,084	\$1,073
52	Koons Ford-Baltimore	James Koon	Baltimore	MD	2042	1612	3,654	3,897,178	\$1,067
53	Mercedes Benz of Miami	AutoNation	Miami	FL	1,937	509	2,446	2,604,639	\$1,065
54	Hayward Toyota	AutoNation	Hayward	CA	2760	1163	3,923	4,153,675	\$1,059
55	Lindsay Cadillac	Charles T. Lindsay, III	Alexandria	VA	873	857	1,730	1,822,934	\$1,054
56	Steve Moore Chev/Maroone Chevrolet	AutoNation	Greenacre	FL	2,989	1,999	4,988	5,241,508	\$1,051
57	Landers Buick-Pontiac-GMC	United Auto Group	Benton	AR	2249	1036	3,285	3,437,000	\$1,046
58	Airport Marina Ford	Norris J. Bishton	Los Angeles	CA	2343	724	3,067	3,207,005	\$1,046
59	Showcase Pontiac- GMC/Mazda	V.T. Inc.-Coye Pointer	Phoenix	AZ	2,393	1,797	4,190	4,340,840	\$1,036
60	Landmark Chevrolet	William T. Heard	Houston	TX	7,434	4,955	12,389	12,804,000	\$1,033
61	Landers Ford	United Auto Group	Little Rock	AR	2484	1264	3,748	3,872,000	\$1,033
62	Bill Heard Chevrolet Corp.	William T. Heard	SugarLand	TX	6,007	5,427	11,434	11,803,000	\$1,032
63	Hayward Dodge Hyundai	AutoNation	Hayward	CA	2,535	1,813	4,348	4,448,877	\$1,023
64	Chapman's Las Vegas Dodge	Ted Chapman	Las Vegas	NV	2066	1682	3,748	3,825,422	\$1,021
65	Bill Heard Chevrolet @ TownCenter	William T. Heard	Kennesaw	GA	2,338	2,300	4,638	4,725,000	\$1,019
66	Downtown LA Motors Mercedes	Nickolas Shammass	Los Angeles	CA	2,582	484	3,066	3,123,059	\$1,019
67	Huffines C-P-Jeep Hyundai	S. Ray Huffines	Plano	TX	2885	870	3,755	3,815,807	\$1,016
68	Lou Bachrodt Chevrolet-FL	Louisu. Bachrodt, III	Pompano Beach	FL	3,339	1,176	4,515	4,583,569	\$1,015
69	Vandergriff Chevrolet	V.T. Inc.	Arlington	TX	3,310	1,980	5,290	5,348,190	\$1,011
70	Brown & Brown Nissan	AutoNation	Tempe	AZ	2,671	1,811	4,482	4,515,000	\$1,007
71	Honda World, Downey	William Piercey	Downey	CA	2949	918	3,867	3,895,010	\$1,007
72	Maher Chevrolet	Mike Maher	St. Petersburg	FL	3,143	1,356	4,499	4,518,354	\$1,004
73	Reliable Chevrolet-TX	V.T. Inc., D.McCutcheon	Richardson	TX	3,935	2,797	6,732	6,732,000	\$1,000
74	Chuck Hutton Chevrolet	Henry A. Hutton	Memphis	TN	2,034	798	2,832	2,823,480	\$997
75	Northeast Auto Outlet	Alan & Robert Potemkin	Philadelphia	PA	3096	1247	4,343	4,307,000	\$992
76	Pinnacle Nissan-Infiniti	V.T. Inc. -John Cleaves	Scottsdale	AZ	3,878	2,076	5,954	5,887,517	\$989
77	Van Chevrolet-TX	V.T. Inc.	Carrollton	TX	2,364	1,629	3,993	3,941,091	\$987
78	Cerritos Nissan	V.T. Inc.- Larry VanTuyll	Cerritos	CA	3,559	1,601	5,160	5,075,472	\$984
79	Mercedes Benz of SanDiego	United Auto Group	San Diego	CA	929	406	1,335	1,313,000	\$984
80	Huffines Chevrolet-Subaru	J.L.Huffines	Lewisville	TX	2821	1195	4,016	3,944,492	\$982
81	Planet Ford	Randall L. Reed	Spring	TX	5010	1,615	6,625	6,503,422	\$982
82	Greenbrier C-P-Jeep	William R. Shepherd,Jr.	Chesapeake	VA	2100	1810	3,910	3,829,505	\$979
83	Bellevue Motors, Inc.	V.T. Inc.-G. Brooks	Bellevue	WA	1226	1850	3,076	3,008,328	\$978
84	Bill Heard Chevrolet, Inc.	William T. Heard	Collierville	TN	1949	1323	3,272	3,177,000	\$971
85	Penske Motorcars	Penske Automotive Group	West Covina	CA	2044	383	2,427	2,355,000	\$970
86	Mac Haik Chevrolet	Mac Haik /Terry Shields	Houston	TX	3,327	1,260	4,587	4,450,845	\$970
87	Crest Autogroup	V.T. Inc.-Michael Casten	Plano	TX	2133	1296	3,429	3,324,190	\$969
88	Reliable Chevrolet-OK	V.T. Inc.	Tulsa	OK	1395	2296	3,691	3,543,360	\$960
89	Greenbrier Olds-GMC-VW-Kia	William R. Shepherd Jr.	Chesapeake	VA	2534	1183	3,717	3,542,910	\$953
90	Autowest Dodge-C-P-Jeep	AutoNation	Roseville	CA	3,167	2,215	5,382	5,071,563	\$942
91	Beck Imports of the Carolinas	William C. Beck,Jr.	Charlotte	NC	1115	392	1,507	1,416,575	\$940
92	Bill Heard Chevrolet-Huntsville	William T.Heard	Huntsville	AL	3,020	2,131	5,151	4,836,000	\$939
93	Mercedes Benz of R.Lauderdale	AutoNation	Ft Lauderdale	FL	1490	475	1,965	1,844,000	\$938
94	Autowest Honda Roseville	AutoNation	Roseville	CA	2942	1395	4,337	4,067,921	\$938
95	Arnold Palmer Cadillac-Olds	Donald E. Massey	Pineville	NC	1,442	1,546	2,988	2,780,184	\$930
96	Koons Sterling Ford	James Koon	Sterling	VA	1871	1252	3,123	2,876,079	\$921
97	Showcase Chevrolet	V.T. Inc.-Darrell McCutcheon	Dallas	TX	1702	1029	2,731	2,514,330	\$921
98	Camelback Toyota	V.T. Inc.-John O'Malley	Phoenix	AZ	4,647	2,308	6,955	6,398,600	\$920
99	Leo Hoffman Chevrolet	Tom Hoffman	City of Industry	CA	3,408	1,648	5,056	4,618,424	\$913
100	Atlanta Toyota	United Auto Group	Duluth	MN	3,408	1,413	4,821	4,392,000	\$911



**Imports vs. Domestic
Top 100 F&I Dealers**

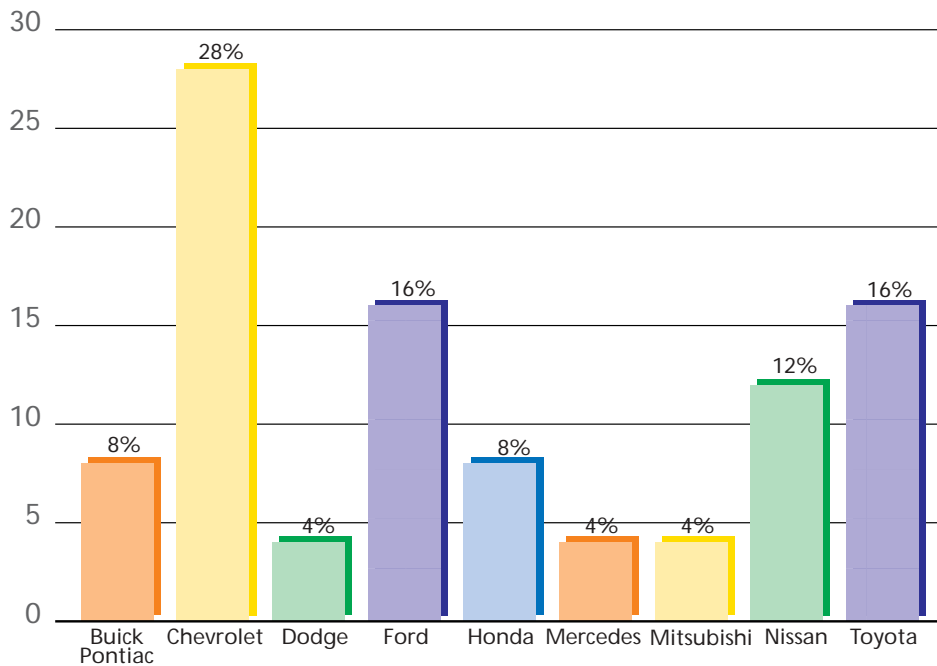
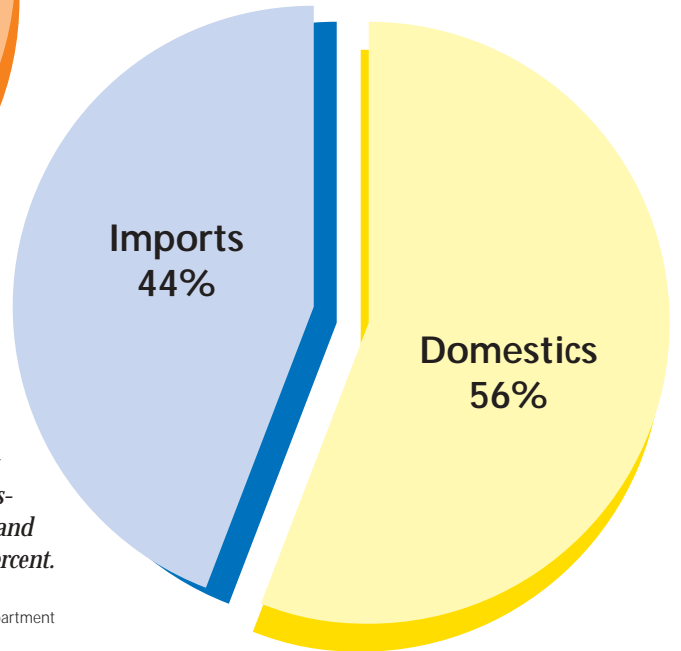
The lion's share — 61 percent — of dealerships in the F&I Top 100 sell domestic makes. While imports have made advances in recent years, they still make up only 39 of the Top 100 F&I dealerships.

Source: F&I Management and Technology Research Department

**Imports vs. Domestic
Top 25 F&I Dealers**

The picture changes slightly when we look at only the Top 25 F&I Dealerships, but domestics are still in the majority at 56 percent and imports trailing at 44 percent.

Source: F&I Management and Technology Research Department



**Top 25 F&I Dealers:
Percentage by
Manufacturer**

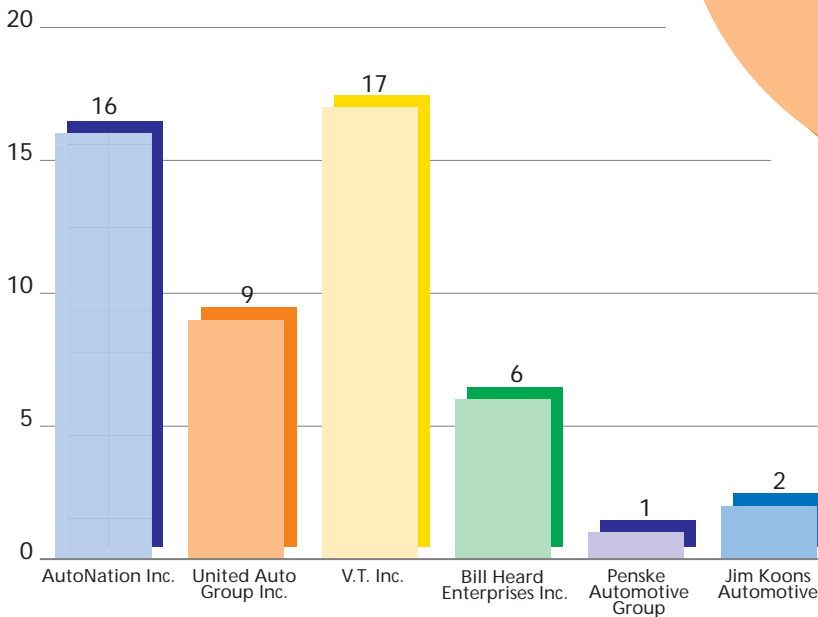
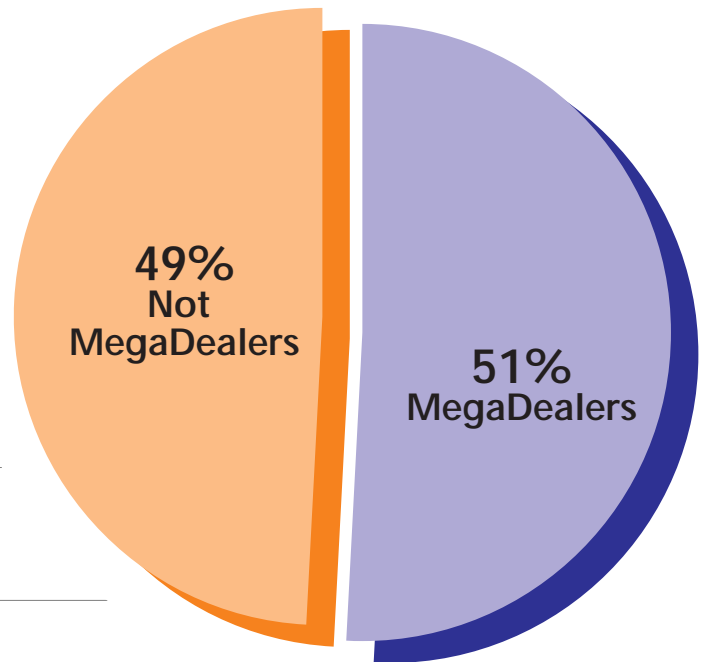
General Motors makes an impressive showing among the Top 25 F&I dealerships, with 28 percent under the Chevrolet nameplate and Buick-Pontiac commanding 8 percent. Ford and Toyota are tied for second place, followed by Nissan and Honda.

Source: F&I Management and Technology Research Department

Percentage of Top 100 F&I Dealerships Belonging to Megadealer Groups

More than half — 51 percent — of dealerships in the F&I Top 100 belong to megadealer groups.

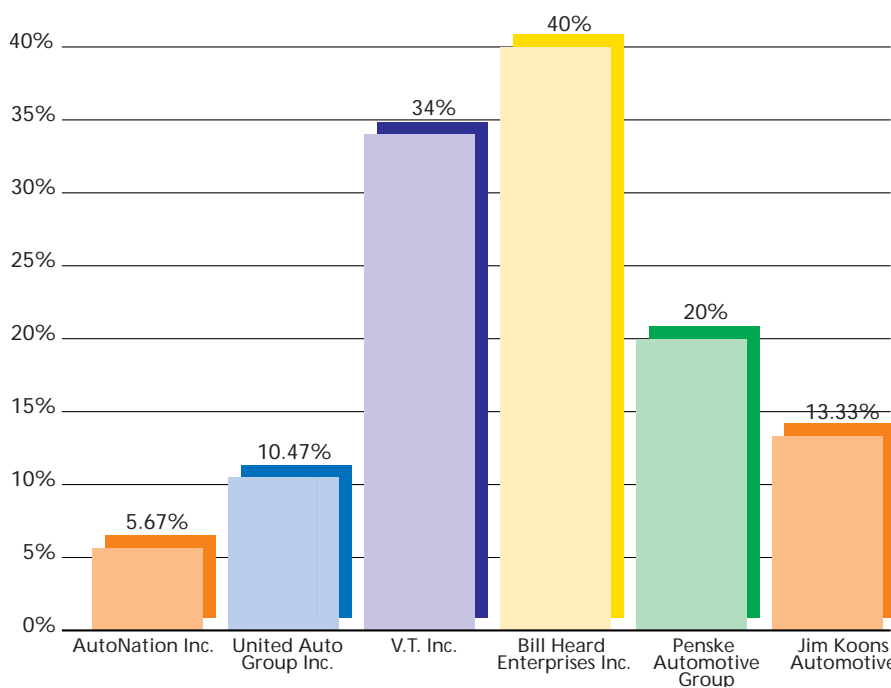
Source: F&I Management and Technology Research Department. Top 25 megadealer groups determined by year 2000 new-vehicle retail sales units.



Number of Top 100 F&I Dealerships Per Megadealer Group

Van Tuyl leads the pack with an impressive 17 dealerships in the F&I Top 100. Coming in at a close second is AutoNation with 16, followed by UnitedAuto Group with nine and Bill Heard Enterprises with six.

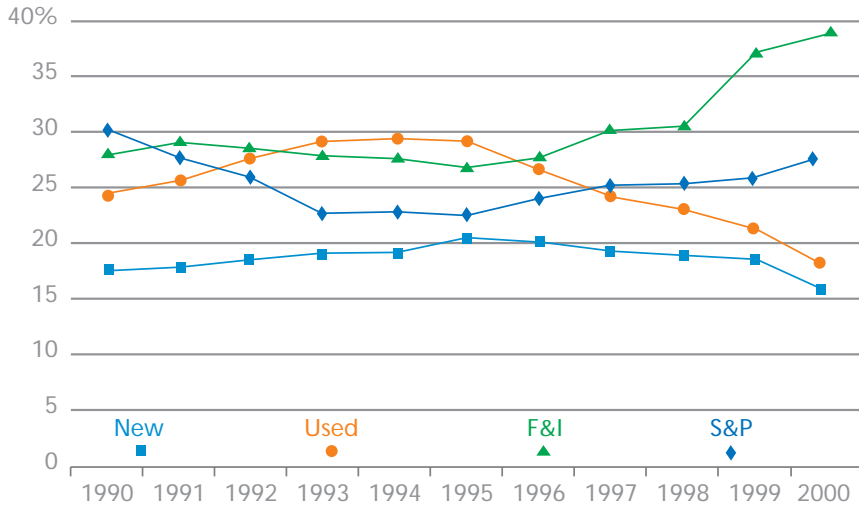
Source: F&I Management and Technology Research Department. Top 25 megadealer groups determined by year 2000 new-vehicle retail sales units.



Top 25 Megadealers: Dealerships in Top 100 as Percentage of Total Dealerships in Group

Bill Heard Enterprises tops the list with a striking 40 percent — 6 of 15 — of its dealerships in the F&I Top 100. Van Tuyl is close behind with 34 percent, with Penske Automotive Group at 20 percent. The Top 25 megadealer groups were determined by year 2000 sales figures.

Source: F&I Management and Technology Research Department. Top 25 megadealer groups determined by year 2000 new-vehicle retail sales units.



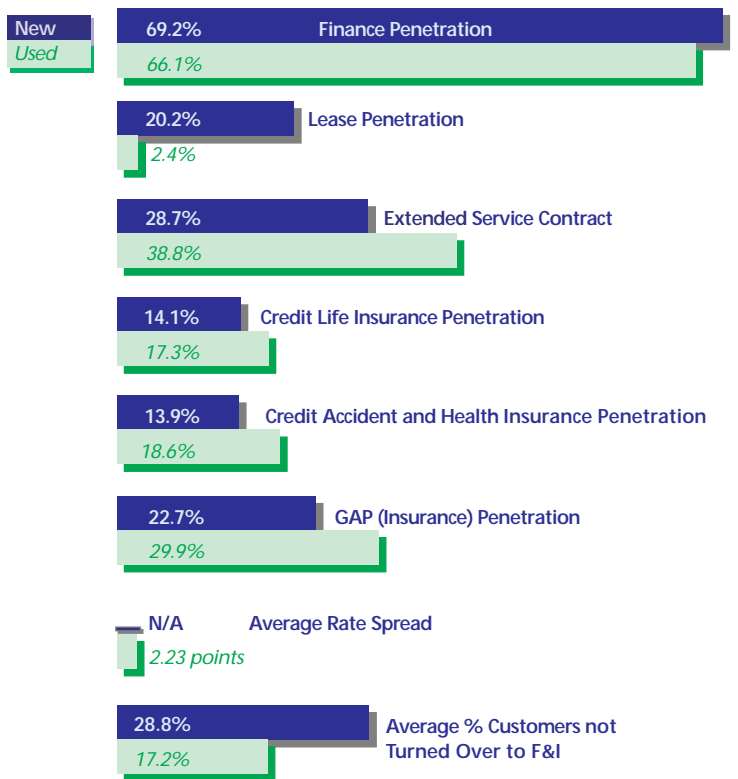
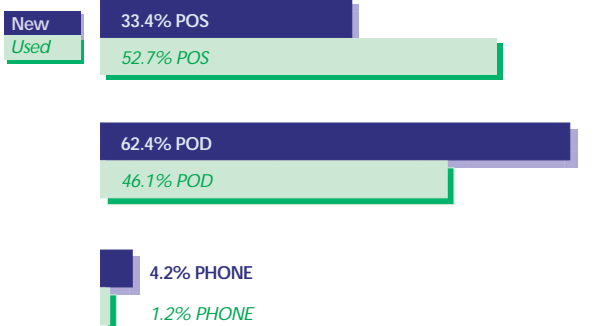
Profit Contribution Index

This chart shows the percentage each department contributed to total profits from 1990 through 2000. New vehicles have declined from 1995 even though total sales have increased. Note the green line: F&I has become increasingly important, rising from 27.6 percent in 1990 to an impressive 39.4 percent in 2000. CNW's Art Spinella estimates F&I's share of total profits will climb even farther to 38.8 percent in 2001.

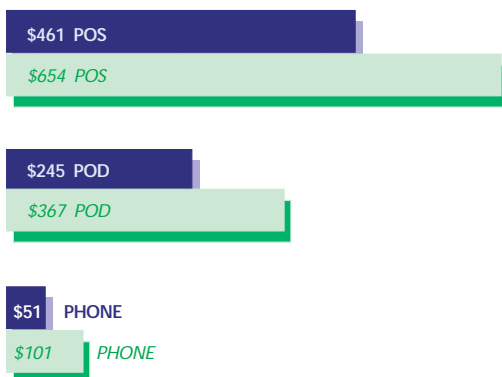
Source: CNW Marketing/Research

Note: F&I is finance and insurance; S&P is service and parts.

Turnover Type



\$ Per Retail Unit By Turnover Type



Turnover Analysis

More than 28 percent of new-car customers weren't turned over to the F&I department in 2001. This is a disappointing figure when you consider what it means: that more than one out of every four customers who purchase a new vehicle at your dealership aren't even given the opportunity to sit down and discuss the financial conditions of the transaction.

Source: Consumers Marketing Group. Statistics reflect info collected in 2001.

F&I Penetration for the Average Dealership

The statistical averages shown represent a cross-section of all foreign and domestic dealers collected by Consumers Marketing Group in 2001 studies. You can use the numbers here to determine if your dealership's F&I performance is above or below average.

Source: Consumers Marketing Group. Statistics reflect info collected in 2001.