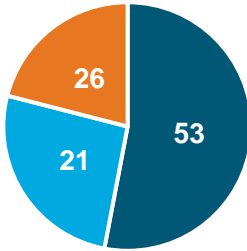




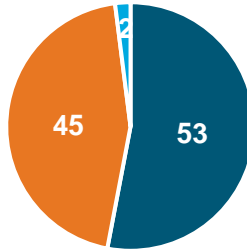
VEHICLE PURCHASE TYPE

Percent of Total Transactions (Past 12 Months)

New Vehicles

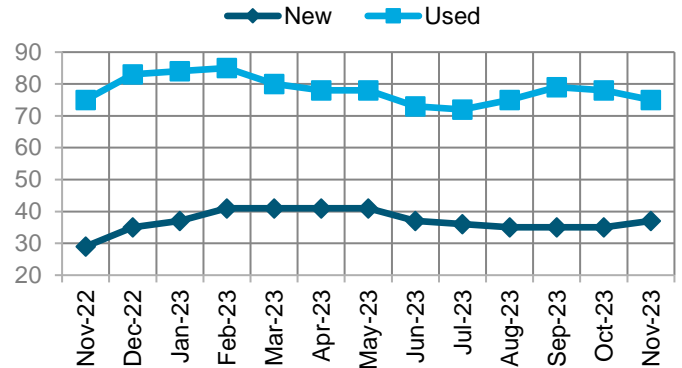


Used Vehicles



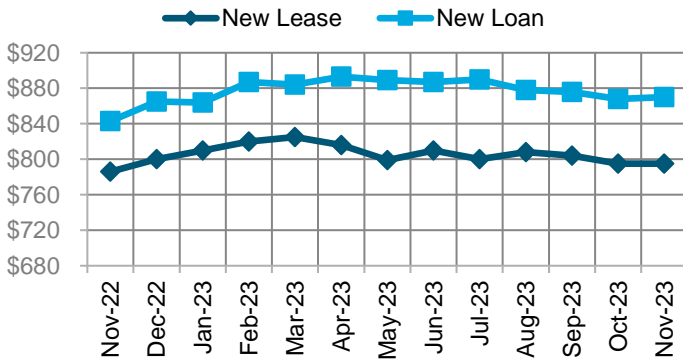
■ Cash ■ Lease ■ Loan

DAYS TO TURN



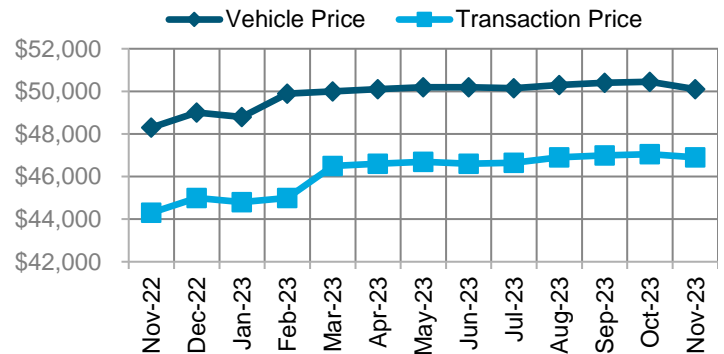
MONTHLY PAYMENTS

Average per Customer



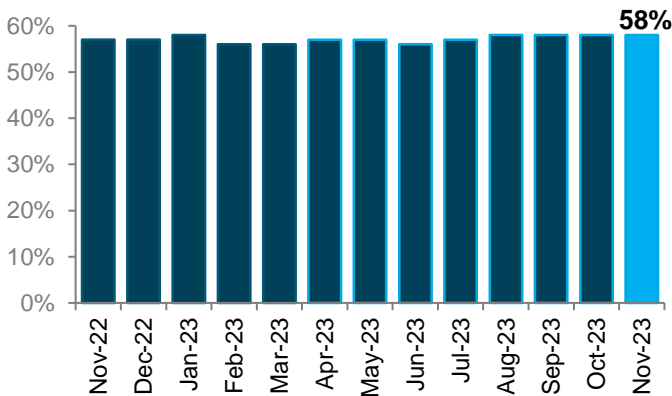
NEW VEHICLE PRICE VS. CUSTOMER FACING PRICE

Data from JDPA PIN Incentive Spending Report (ISR)



PERCENT NEW-VEHICLE LOAN TERM

84 Months and Greater



PERCENT NEGATIVE EQUITY & TRADE-IN

Percentage of negative equity vehicles at trade-in (new)

