

AutoCount RiskSM — Sample Reports

A guide to understanding your market at the risk level



Are you developing loan products that meet your market need?

AutoCount Risk Report provides lenders a deeper understanding of their automotive finance market and competition. Our reports help lenders answer the important questions they need to get ahead and increase their bottom line in today's rigorous economic climate:

- Understand the quality of contracts available through dealers in your market
- Am I priced right?
- What dealers are my competitors working with?
- What credit quality are my competitors buying?
- What and where are my target consumers purchasing?
- How is my buying diversified by market or dealer?

Highly flexible reporting

With the AutoCount Risk Report lenders can create their own customized reports with a variety of data and display options to drive key elements, including: transaction type, dealer type, vehicle segmentation and geographic components such as state, county, market area and ZIP CodeTM radius and range.

Risky Business

Competitive insight allows you to:

- Take a deeper dive into what loans are available in your niche market
- Obtain summary and score distribution of average amount financed, loan term, rate and payment
- Discover whether specific dealers are giving you the right block of business
- Understand the quality of contracts available through dealers in your market
- Adjust terms to locate new growth opportunities

AutoCount Risk ReportSM : Market Reports

Risk Average Summary DistributionSM

Gain deeper insight into new/used vehicle financing trends and market share by lender.

Each report can be displayed by:

- state
- lender
- dealer
- make
- model
- body
- segment
- new/used
- dealer/owner county
- dealer/owner zip codeTM

Risk Average Summary - Distribution
Franchise and Independent Dealers. New Vehicles
US Lenders NEW; US
Jan 2008, Feb 2008, Mar 2008

* Mkt % = Market Share ** = Cannot display score due to low volume
* Dist. % = Distribution Share

Lender	Average Score			Total Scored					
	Total	New	Used	Total	*Mkt %	New	New Dist. %	Used	Used Dist. %
Market Totals	709	754	672	105311	100%	47760	45.35%	57551	54.65%
TOYOTA FINANCIAL SERVICES	734	746	704	15600	14.81%	10953	70.21%	4647	29.79%
AMERICAN HONDA FINANCE	754	762	707	8687	8.25%	7324	84.31%	1363	15.69%
WACHOVIA DEALER SERVICES	689	710	684	8112	7.70%	1352	16.67%	6760	83.33%
CHASE AUTO FINANCE	725	760	691	4219	4.01%	2066	48.97%	2153	51.03%
NISSAN INFINITI FINANCIAL SERVICES	746	755	713	3757	3.57%	2979	79.29%	778	20.71%
BMW BANK OF NORTH AMERICA	750	775	719	3704	3.52%	2024	54.64%	1680	45.36%
FORD MOTOR CREDIT	725	740	696	3669	3.48%	2365	64.46%	1304	35.54%
GMAC	735	746	710	3631	3.45%	2493	68.66%	1138	31.34%
BANK OF AMERICA	786	797	776	2264	2.15%	1130	49.91%	1134	50.09%
CHRYSLER FINANCIAL SERVICES	746	756	717	1956	1.86%	1472	75.26%	484	24.74%
CAPITAL ONE AUTO FINANCE	663	717	632	1779	1.69%	649	36.48%	1130	63.52%
VOLKSWAGEN CREDIT INC	734	764	695	1669	1.58%	927	55.54%	742	44.46%
FIRESIDE BANK	589	579	589	1566	1.49%	100	6.39%	1466	93.61%

Key features include:

- Discover which lenders are financing new/used and at what percent
- Get a clearer understanding of the credit tiers your competitors are buying
- Provides tremendous data flexibility

AutoCount Risk ReportSM

Risk Distribution SummarySM

Get an in-depth breakdown of the risk tiers lenders are selling in and how you compare.

Risk Distribution Summary
Franchise and Independent Dealers. New & Used Vehicles
California; CA
August 2008
* Mkt % = Market Share ** = Cannot display score due to low volume
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- Each report can be displayed by:**
- state
 - lender
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Lender	Average Score			Total Scored		300 - 549		550 - 619		620 - 679		680 - 900	
	Total	New	Used	Total	*Mkt %	Total		Total		Total		Total	
Market Totals	709	754	672	105311	100%	10127	9.62%	16458	15.63%	16974	16.12%	61752	58.64%
TOYOTA FINANCIAL SERVICES	734	746	704	15600	14.81%	552	3.54%	1832	11.74%	2591	16.61%	10625	68.11%
AMERICAN HONDA FINANCE	754	762	707	8687	8.25%	222	2.56%	739	8.51%	1208	13.91%	6518	75.03%
WACHOVIA DEALER SERVICES	689	710	684	8112	7.70%	478	5.89%	1778	21.92%	1900	23.42%	3956	48.77%
CHASE AUTO FINANCE	725	760	691	4219	4.01%	302	7.16%	596	14.13%	605	14.34%	2716	64.38%
NISSAN INFINITI FINANCIAL SERVICES	746	755	713	3757	3.57%	149	3.97%	404	10.75%	546	14.53%	2658	70.75%
BMW BANK OF NORTH AMERICA	750	775	719	3704	3.52%	109	2.94%	396	10.69%	534	14.42%	2665	71.95%
FORD MOTOR CREDIT	725	740	696	3669	3.48%	169	4.61%	566	15.43%	611	16.65%	2323	63.31%
GMAC	735	746	710	3631	3.45%	111	3.06%	387	10.66%	663	18.26%	2470	68.03%
BANK OF AMERICA	786	797	776	2264	2.15%	22	0.97%	62	2.74%	160	7.07%	2020	89.22%
CHRYSLER FINANCIAL SERVICES	746	756	717	1956	1.86%	46	2.35%	199	10.17%	285	14.57%	1426	72.90%
CAPITAL ONE AUTO FINANCE	663	717	632	1779	1.69%	177	9.95%	656	36.87%	321	18.04%	625	35.13%
VOLKSWAGEN CREDIT INC	734	764	695	1669	1.58%	49	2.94%	176	10.55%	327	19.59%	1117	66.93%

Key features include:

- Customizable risk tiers to match your specific requirements
- Review average score by lender in new/used categories and the percent of distribution in each custom tier
- Use as a tool to develop products based on what the market is demanding

AutoCount Risk ReportSM

Distribution DetailsSM

Understand what independent and franchise dealers your competitors are working with and within what risk segment.

Risk Average Summary - Distribution
Franchise and Independent Dealers. New Vehicles
US Lenders NEW; US
Jan 2008, Feb 2008, Mar 2008

* Mkt % = Market Share ** = Cannot display score due to low volume
* Dist. % = Distribution Share

Each report can combine any of these data elements:

- state
- lender
- dealer
- make
- model
- body
- segment
- new/used
- dealer/owner county
- dealer/owner zip codeTM

Lender	Dealer	Average Score			Total Scored		300 - 549		550 - 619		620 - 679		680 - 900	
		Total	New	Used	Total	*Mkt %	Total		Total		Total		Total	
BANK OF AMERICA	FLETCHER JONES MOTORCARS	809	807	810	44	1.94%	0	0.00%	1	2.27%	3	6.82%	40	90.91%
BANK OF AMERICA	INFINITI OAKLAND	772		772	24	1.06%	0	0.00%	0	0.00%	4	16.67%	20	83.33%
BANK OF AMERICA	IRVINE BMW/MINI	808	807	813	22	0.97%	0	0.00%	0	0.00%	0	0.00%	22	100.00%
BANK OF AMERICA	CARMAX (DUARTE)	765		765	21	0.93%	0	0.00%	0	0.00%	4	19.05%	17	80.95%
BANK OF AMERICA	CREVIER BMW/MINI	838	843	833	21	0.93%	0	0.00%	0	0.00%	0	0.00%	21	100.00%
BANK OF AMERICA	MERCEDES BENZ OF LAGUNA NIGUEL	813	809	828	21	0.93%	0	0.00%	0	0.00%	1	4.76%	20	95.24%
BANK OF AMERICA	KEYES LEXUS/LEXUS OF VALENCIA	813	837	806	20	0.88%	0	0.00%	0	0.00%	2	10.00%	18	90.00%
BANK OF AMERICA	CARMAX (ONTARIO)	747		747	18	0.80%	0	0.00%	2	11.11%	0	0.00%	16	88.89%
BANK OF AMERICA	CARMAX (ROSEVILLE)	746		746	18	0.80%	0	0.00%	1	5.56%	4	22.22%	13	72.22%

Key features include:

- Identify exactly where your target consumers are purchasing
- Use as a tool to implement more effective expansion strategies
- Match your programs with the right dealers
- Discover competitor's relationships and identify specific dealer sales volumes by lender

AutoCount Risk ReportSM

Loan Analysis Reports — Attribute summary

These robust reports provide lenders competitive insight into vehicle transactions and loan characteristics at the risk level.

Attribute Summary - Details
Franchise and Independent Dealers. New and Used Vehicles.
California
August 2008
Scorex PLUS (TM): 300 - 900

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Each report can combine any of these data elements:

- state
- lender
- dealer
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- dealer/owner zip codeTM

Lender	Dealer	Average Score			Market Share		Average Amount		
		TOTAL	NEW	USED	TOTAL	MARKET SHARE	TOTAL	NEW	USED
BANK OF AMERICA	CAPITOL MAZDA	773	770	**	6	0.29%	\$23,511	\$23,405	\$24,042
BANK OF AMERICA	CAR PROS CHRYSLER JEEP	756	805	699	13	0.64%	\$18,414	\$15,316	\$22,028
BANK OF AMERICA	CARMAX (BUENO PARK)	760	**	760	12	0.59%	\$14,366		\$14,322
BANK OF AMERICA	CARMAX (DUARTE)	770	**	770	17	0.83%	\$19,838		\$19,832
BANK OF AMERICA	CARMAX (IRVINE)	834	**	834	5	0.24%	\$21,424		\$21,422
BANK OF AMERICA	CARMAX (ONTARIO)	747	**	747	18	0.88%	\$18,270		\$18,270
BANK OF AMERICA	CARMAX (ROSEVILLE)	746	**	746	18	0.88%	\$18,326		\$18,322
BANK OF AMERICA	CARMAX DODGE (LAX)	798	768	822	9	0.44%	\$17,594	\$23,315	\$13,017
BANK OF AMERICA	CARMAX THE AUTO SUPERSTORE (SAN DIEGO)	739	**	739	6	0.29%	\$20,673		\$20,672
BANK OF AMERICA	Totals	788	797	778	2043	2.37%	\$26,044	\$28,366	\$23,017

Key features include:

- Flexible data selection and grouping features
- Attributes are displayed for total, new and used vehicle sales across each display item
- A separate report generated for each loan attribute: Average Score, Market Share, Average Amount Financed, Average Monthly Payment, Average Term, and Average Rate

AutoCount Risk ReportSM

Loan Analysis Reports — Score Distribution

This report allows lenders to see the “average amount financed” loan attribute distributed across pre-defined score ranges.

Amount Financed Details
Franchise and Independent Dealers. New and Used Vehicles.

California
August 2008
Scorex PLUS (TM): 300 - 900

* Mkt % = Market Share ** = Cannot display score due to low volume
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Lender	Dealer	Average Score			Counts			Av. Amount Financed	
		TOTAL	NEW	USED	TOTAL	NEW	USED	\$2,500-\$5,000	\$5,000-\$7,499
Market Totals		718	755	685	86,530	41,319	45,211	678	3,116
Average Score		-	-	-	0	0	0	655	664
BANK OF AMERICA	CARMAX (DUARTE)	770	**	770	17	0	17	0	0
BANK OF AMERICA	CARMAX (IRVINE)	834	**	834	5	0	5	0	0
BANK OF AMERICA	CARMAX (ONTARIO)	747	**	747	18	0	18	0	1
BANK OF AMERICA	CARMAX (ROSEVILLE)	746	**	746	18	0	18	0	0
BANK OF AMERICA	CARMAX DODGE (LAX)	798	768	822	9	4	5	0	0
BANK OF AMERICA	CARMAX/CARMAX THE AUTO SUPERSTORE (SAN DIEGO)	739	**	739	6	0	6	0	0
BANK OF AMERICA	CARMAX/CARMAX THE AUTO SUPERSTORE (TORRANCE)	718	**	718	7	0	7	0	0
BANK OF AMERICA	CARMAX/CARMAX THE AUTOSUPERSTORE	757	**	757	13	0	13	0	0
BANK OF AMERICA	CARMAX THE AUTO SUPERSTORE (SAN DIEGO)	739	**	739	6	0.29%	\$20,673		\$20,673
BANK OF AMERICA	Totals	788	797	778	2045	1055	990	1	6

Each report can combine any of these data elements:

- state
- lender
- dealer
- make
- model
- body
- segment
- new/used
- dealer/owner county
- dealer/owner zip codeTM

Key features include:

- A separate report for each loan attribute
- Custom score ranges based on your requirements
- Displays average score total new/used as well as total scored and market share percentage
- Flexible data selection and grouping features

AutoCount Risk ReportSM

Loan Analysis Reports — Range ReportsSM

This set of reports allows lenders to analyze and compare: average loan amount, monthly payment and interest rate by customizable risk tiers.

Each report can combine any of these data elements:

- state
- lender
- dealer
- make
- model
- body
- segment
- new/used
- dealer/owner county
- dealer/owner zip codeTM

Range Report - Loan Rate Details
Franchise and Independent Dealers. New and Used Vehicles.
California
August 2008
Scorex PLUS (TM): 300 - 900

Lender	Dealer	Average Score			Market Share		Below Sub	Subprime	Nonprime	Prime
		TOTAL	NEW	USED	TOTAL	MARKET SHARE	300-549	550-619	620-679	680-900
Market Totals		718	685		86,338	100.00%	15.22%	13.24%	9.48%	5.87%
BANK OF AMERICA	CARMAX (BUENO PARK)	760	**	760	12	0.59%			11.00%	8.80%
BANK OF AMERICA	CARMAX (DUARTE)	770	**	770	17	0.83%			10.33%	8.29%
BANK OF AMERICA	CARMAX (IRVINE)	834	**	834	5	0.24%				8.20%
BANK OF AMERICA	CARMAX (ONTARIO)	747	**	747	18	0.88%		11.00%		8.88%
BANK OF AMERICA	CARMAX (ROSEVILLE)	746	**	746	18	0.88%		7.00%	10.75%	8.69%
BANK OF AMERICA	CARMAX DODGE (LAX)	798	768	822	9	0.44%				8.56%
BANK OF AMERICA	CARMAX (SAN DIEGO)	739	**	739	6	0.29%				8.67%
BANK OF AMERICA	Totals	788	797	778	2043	2.37%	6.67%	9.52%	8.53%	6.75%

Key features include:

- Provides tremendous data flexibility
- Attributes are displayed for total, new and used vehicle sales across each display item
- Customizable risk tiers or predefined ranges
- Each attribute generates a separate report



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