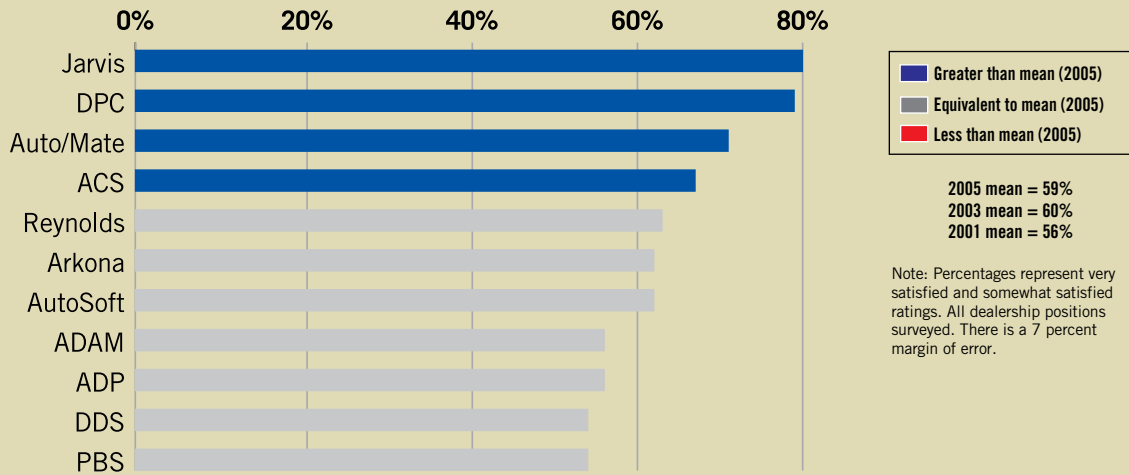


NADA DEALER SYSTEM PROVIDER (DSP) VENDOR SURVEY (2005)

How satisfied are you with your DSP vendor's ability to customize the software to meet your needs?



Source: NADA Information Technology Division

Average dealership profile

Light-duty vehicle sales

In millions

	Feb. YTD 2007	% chg.	Full year 2006
Domestic cars	0.7	-12.3%	5.4
Import cars	0.3	16.1%	2.3
Total cars	1.1	-5.1%	7.8
Light-duty trucks	1.3	-0.3%	8.7
Total light-duty vehicles	2.3	-2.5%	16.5

Balance sheet ratios (Jan. 2007)

Net debt to equity (Total liabilities less floor plan to total equity)	1.44
Current ratio (Current assets to current liabilities)	1.88
Service and parts absorption (Service and parts gross profits divided by total fixed overhead expense)	52.9%
Return on equity	18.7%

Source: NADA Industry Analysis Division

	January YTD 2007	January YTD 2006	Percent change
Total sales	\$2,387,167	\$2,313,806	3.2%
Total gross	\$348,425	\$336,874	3.4%
As % of total sales	14.6%	14.6%	
Total expense	\$314,323	\$303,732	3.5%
As % of total sales	13.2%	13.1%	
Net profit before taxes	\$34,102	\$33,142	2.9%
As % of total sales	1.4%	1.4%	
New-vehicle sales	\$1,323,876	\$1,266,974	4.5%
As % of total sales	55.5%	54.8%	
Used-vehicle sales	\$738,218	\$721,778	2.3%
As % of total sales	30.9%	31.2%	
Service and parts	\$325,073	\$325,054	0.0%
As % of total sales	13.6%	14.0%	
Advertising expense	\$25,452	\$26,174	-2.8%
As % of total sales	1.07%	1.13%	
Per new vehicle retailed	\$602	\$644	-6.5%
Rent and equivalent	\$27,212	\$26,516	2.6%
As % of total sales	1.14%	1.15%	
Per new vehicle retailed	\$644	\$652	-1.3%
New-vehicle floor-plan interest	\$9,330	\$5,549	68.1%
As % of total sales	0.39%	0.24%	
Per new vehicle retailed	\$221	\$137	61.7%
Average new-vehicle selling price (retail)	\$27,976	\$28,571	-2.1%
Gross as % of selling price	5.28%	5.17%	
Average gross profit	\$1,478	\$1,476	0.1%
Average used-vehicle selling price (retail)	\$14,776	\$16,124	-8.4%
Gross as % of selling price	11.96%	10.82%	
Average gross profit	\$1,767	\$1,744	1.3%