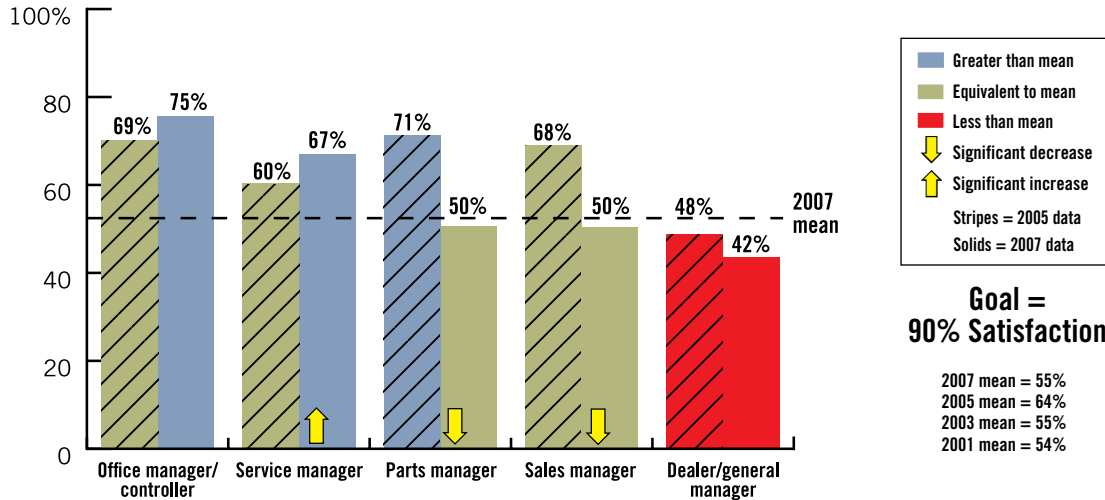


NADA DEALER SYSTEM PROVIDER (DSP) VENDOR SURVEY

How likely would you be to recommend your DSP vendor to another dealership?



Note: Percentages represent very likely responses. All dealership positions surveyed. Source: NADA Information Technology

Average dealership profile

Light-duty vehicle sales

In millions

	YTD Feb. 2008	% chg.	Full year 2007
Domestic cars	0.7	-0.1%	5.3
Import cars	0.3	-5.3%	2.4
Total cars	1.1	-1.7%	7.6
Light-duty trucks	1.2	-8.8%	8.5
Total light-duty vehicles	2.2	-5.6%	16.1

Balance sheet ratios (Jan. 2008)

Net debt to equity (Total liabilities less floor plan to total equity)	1.58
Current ratio (Current assets to current liabilities)	2.08
Service and parts absorption (Service and parts gross profits divided by total fixed overhead expense)	56.3%
Return on equity	13.3%

Source: NADA Industry Analysis Division

	January 2008	January 2007	Percent change
Total sales	\$2,429,453	\$2,412,776	0.7%
Total gross	\$367,588	\$352,163	4.4%
As % of total sales	15.1%	14.6%	
Total expense	\$338,960	\$317,695	6.7%
As % of total sales	14.0%	13.2%	
Net profit before taxes	\$28,628	\$34,468	-16.9%
As % of total sales	1.2%	1.4%	
New-vehicle sales	\$1,291,431	\$1,338,078	-3.5%
As % of total sales	53.2%	55.5%	
Used-vehicle sales	\$758,873	\$746,138	1.7%
As % of total sales	31.2%	30.9%	
Service and parts	\$379,149	\$328,560	15.4%
As % of total sales	15.6%	13.6%	
Advertising expense	\$23,746	\$25,725	-7.7%
As % of total sales	0.98%	1.07%	
Per new vehicle retailed	\$604	\$602	0.3%
Rent and equivalent	\$31,446	\$27,504	14.3%
As % of total sales	1.29%	1.14%	
Per new vehicle retailed	\$799	\$644	24.2%
New-vehicle floor-plan interest	\$10,787	\$9,430	14.4%
As % of total sales	0.44%	0.39%	
Per new vehicle retailed	\$274	\$221	24.3%
Average new-vehicle selling price (retail)	\$29,508	\$27,976	5.5%
Gross as % of selling price	4.43%	5.28%	
Average gross profit	\$1,306	\$1,478	-11.6%
Average used-vehicle selling price (retail)	\$15,526	\$14,776	5.1%
Gross as % of selling price	11.23%	11.96%	
Average gross profit	\$1,744	\$1,767	-1.3%