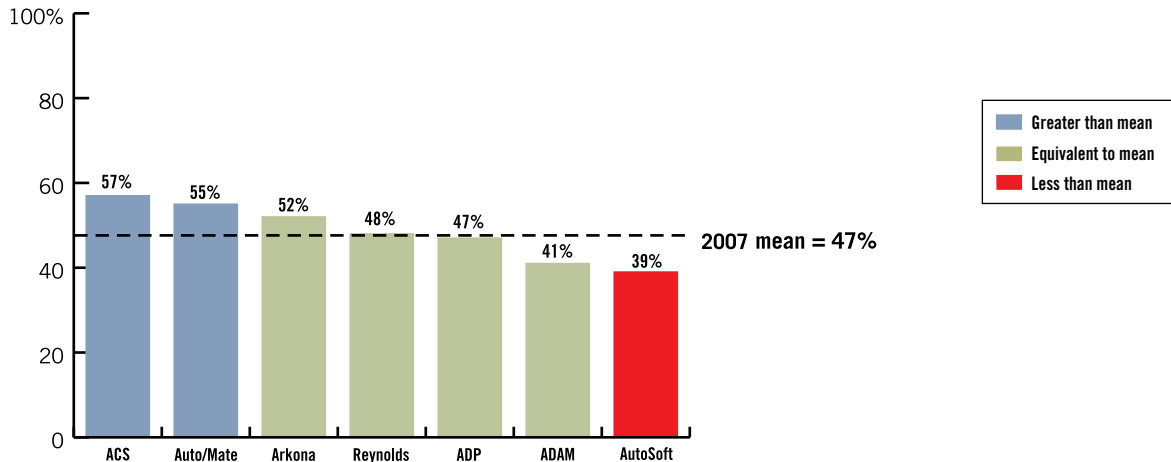


NADA DEALER SYSTEM PROVIDER (DSP) VENDOR SURVEY

How satisfied are you with your system's ability to allow third-party vendors to share information?



Note: Percentages represent very satisfied and somewhat satisfied ratings. All dealership positions surveyed. Source: NADA Information Technology

Average dealership profile

Light-duty vehicle sales

In millions of units

| | Nov. YTD 2008 | % chg. | Full year 2007 |
|---------------------------|---------------|--------|----------------|
| Domestic cars | 4.3 | -11.4% | 5.3 |
| Import cars | 2.1 | -2.0% | 2.4 |
| Total cars | 6.4 | -8.5% | 7.6 |
| Light-duty trucks | 5.9 | -23.4% | 8.5 |
| Total light-duty vehicles | 12.3 | -16.3% | 16.1 |

Balance sheet ratios (Oct. 2008)

Net debt to equity 1.48
(Total liabilities less floor plan to total equity)

Current ratio 1.97
(Current assets to current liabilities)

Service and parts absorption 55.2%
(Service and parts gross profits divided by total fixed overhead expense)

Return on equity 16.5%

Source: NADA Industry Analysis Division

| | October YTD 2008 | October YTD 2007 | Percent change |
|----------------------------------------------------|------------------|------------------|----------------|
| Total sales | \$24,817,729 | \$28,034,186 | -11.5% |
| Total gross | \$3,541,053 | \$3,852,667 | -8.1% |
| As % of total sales | 14.3% | 13.7% | |
| Total expense | \$3,230,061 | \$3,349,585 | -3.6% |
| As % of total sales | 13.0% | 11.9% | |
| Net profit before taxes | \$310,993 | \$503,082 | -38.2% |
| As % of total sales | 1.3% | 1.8% | |
| New-vehicle sales | \$14,275,792 | \$16,380,458 | -12.8% |
| As % of total sales | 57.5% | 58.4% | |
| Used-vehicle sales | \$7,103,913 | \$8,299,705 | -14.4% |
| As % of total sales | 28.6% | 29.6% | |
| Service and parts | \$3,438,024 | \$3,354,023 | 2.5% |
| As % of total sales | 13.9% | 12.0% | |
| Advertising expense | \$291,173 | \$313,887 | -7.2% |
| As % of total sales | 1.17% | 1.12% | |
| Per new vehicle retained | \$641 | \$598 | 7.1% |
| Rent and equivalent | \$311,459 | \$297,669 | 4.6% |
| As % of total sales | 1.25% | 1.06% | |
| Per new vehicle retained | \$685 | \$567 | 20.8% |
| New-vehicle floor-plan interest | \$35,897 | \$86,336 | -58.4% |
| As % of total sales | 0.14% | 0.31% | |
| Per new vehicle retained | \$79 | \$165 | -52.0% |
| Average new-vehicle selling price (retail) | \$22,902 | \$28,670 | -20.1% |
| Gross as % of selling price | 4.47% | 5.04% | |
| Average gross profit | \$1,024 | \$1,445 | -29.1% |
| Average used-vehicle selling price (retail) | \$15,251 | \$15,649 | -2.5% |
| Gross as % of selling price | 10.92% | 11.44% | |
| Average gross profit | \$1,665 | \$1,790 | -7.0% |