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COMPARATIVE STATISTICS

DECEMBER 2014

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	1-10	1-2	1-7	BENCHMARK BM 2-7	1-9	1-10	1-9	GROUP AVERAGE 12-17	1-15
1 DATE STATEMENT RECEIVED									
2 # OF MONTHS SUBMITTED - CURR YEAR	12	12	12	12	12	12	12	12	12
3 DECEMBER 2014									
4 -----									
5 TOTAL SALES	318,420	275,137	483,550	626,688	490,955	91,767	333,442	313,620	75,746
6 OPERATING GROSS									
7 VEHICLE GROSS	142,698	168,322	213,788	281,415	300,479	49,558	106,040	119,590	35,973
8 FINANCE CHARGE INCOME	58,326	83,792	95,432	135,160	80,803	41,400	86,233	52,551	34,000
9 FEE & RECOVERY INCOME	273	7,289	881	4,751	12,966	0	2,230	2,812	954
10 SERVICE NET	15,998	0	0	3,282	0	0	0	23,407	0
11 OTHER GROSS	0	587	178	1,772	0	0	1,470	4,852	44
12 TOTAL OPERATING GROSS	217,295	259,990	310,279	426,380	394,248	90,958	195,973	183,401	70,971
13 OPERATING EXPENSES	87,448	89,588	81,147	129,398	133,288	22,062	98,023	82,498	60,894
14 CHARGE OFF / LOSS PROV. / INV ADJ.	78,532	101,614	75,061	129,039	393,601	40,143	68,515	102,834	14,371
15 INTEREST EXPENSE	0	1,313	38,373	7,888	7,569	17,380	10,995	11,059	772
16 NET PROFIT BEFORE TAX	51,315	67,475	115,698	160,055	-140,210	11,373	18,440	-9,304	-5,066
17 NET PROFIT AS % OF TOTAL SALES	16.1%	24.5%	23.9%	25.5%	-28.6%	12.4%	5.5%	-7.0%	-6.7%
18 VEHICLES RETAIL	34	29	38	52	47	10	30	25	7
19 NET PROFIT PER VEHICLE SOLD	1,509	2,327	3,045	3,078	-2,983	1,137	615	-279	-724
20									
21 JAN 2014 THRU DEC 2014									
22 -----									
23 TOTAL SALES	3,288,912	4,564,060	5,245,817	7,520,256	6,148,746	2,257,196	5,134,562	4,159,828	1,753,994
24 OPERATING GROSS									
25 VEHICLE GROSS	2,188,894	2,651,752	2,624,513	3,376,980	3,549,359	1,171,058	2,483,728	1,821,637	703,863
26 FINANCE CHARGE INCOME	924,098	874,600	882,627	1,621,920	736,531	470,356	897,846	570,855	273,488
27 FEE & RECOVERY INCOME	9,190	70,590	24,243	57,012	83,110	695	8,085	24,502	7,976
28 SERVICE NET	163,316	0	0	39,384	0	0	0	190,912	0
29 OTHER GROSS	8,160	1,052	7,437	21,264	0	0	3,779	27,434	2,479
30 TOTAL OPERATING GROSS	3,293,658	3,597,994	3,538,820	5,116,560	4,369,000	1,642,109	3,393,438	2,485,297	987,806
31 OPERATING EXPENSES	1,246,283	822,048	900,449	1,552,776	1,325,754	278,307	1,231,088	938,934	602,674
32 CHARGE OFF / LOSS PROV. / INV ADJ.	402,249	1,139,047	752,961	1,548,468	1,488,566	674,973	1,080,107	773,084	111,110
33 INTEREST EXPENSE	175,026	23,138	324,407	94,656	66,834	205,857	43,574	100,994	13,596
34 NET PROFIT BEFORE TAX	1,470,100	1,613,761	1,561,003	1,920,660	1,487,846	482,972	1,038,669	689,118	260,426
35 NET PROFIT AS % OF TOTAL SALES	44.7%	35.4%	29.8%	25.5%	24.2%	21.4%	20.2%	17.2%	14.8%
36 VEHICLES RETAIL	387	478	507	624	580	244	481	371	181
37 NET PROFIT PER VEHICLE SOLD	3,799	3,376	3,079	3,078	2,565	1,979	2,159	1,741	1,439
38									
39 JAN 2013 THRU DEC 2013									
40 -----									
41 TOTAL SALES	3,713,453	3,246,781	4,499,354	7,520,256	4,561,637	2,107,127	3,495,690	2,877,009	0
42 OPERATING GROSS									
43 VEHICLE GROSS	1,915,729	1,774,712	2,197,930	3,376,980	2,456,708	1,116,333	1,943,028	1,542,936	0
44 FINANCE CHARGE INCOME	700,429	622,674	785,837	1,621,920	499,012	410,660	708,319	460,216	0
45 FEE & RECOVERY INCOME	39,835	48,114	65,263	57,012	36,550	815	3,106	24,159	0
46 SERVICE NET	2,094	0	0	39,384	-12,905	0	0	37,992	0
47 OTHER GROSS	7,792	0	10,938	21,264	740,141	0	1,132	140,713	0
48 TOTAL OPERATING GROSS	2,665,879	2,445,500	3,059,968	5,116,560	3,719,506	1,527,808	2,655,585	2,137,208	0
49 OPERATING EXPENSES	999,213	659,774	1,366,126	1,552,776	1,355,205	232,878	627,492	757,870	0
50 CHARGE OFF / LOSS PROV. / INV ADJ.	1,167,582	870,631	840,683	1,548,468	861,651	589,753	796,317	801,765	0
51 INTEREST EXPENSE	83,925	21,303	263,019	94,656	51,431	181,330	0	86,276	0
52 NET PROFIT BEFORE TAX	415,159	893,792	590,140	1,920,660	1,451,219	523,847	1,231,776	597,357	0
53 NET PROFIT AS % OF TOTAL SALES	11.2%	27.5%	13.1%	25.5%	31.8%	24.9%	35.2%	17.9%	0.0%
54 VEHICLES RETAIL	452	351	422	624	420	227	411	312	0
55 NET PROFIT PER VEHICLE SOLD	918	2,546	1,398	3,078	3,455	2,308	2,997	1,679	0
56									
57 NUMBER OF LOTS	1	1	1	2	1	1	2	1	1

	1-10	1-6	1-9	1-7	1-8	
1 DATE STATEMENT RECEIVED						1
2 # OF MONTHS SUBMITTED - CURR YEAR	11	12	12	12	12	2
3 DECEMBER 2014						3
4 -----						4
5 TOTAL SALES	169,690	110,684	600,255	607,237	206,560	5
6 OPERATING GROSS						6
7 VEHICLE GROSS	44,886	62,140	103,303	84,262	123,631	7
8 FINANCE CHARGE INCOME	21,478	28,835	18,357	37,827	44,131	8
9 FEE & RECOVERY INCOME	1,972	2,858	1,241	173	94	9
10 SERVICE NET	44,218	0	10,006	0	0	10
11 OTHER GROSS	0	1,037	13,959	0	16,691	11
12 TOTAL OPERATING GROSS	112,554	94,870	146,866	122,262	184,547	12
13 OPERATING EXPENSES	66,765	30,643	91,275	108,934	119,905	13
14 CHARGE OFF / LOSS PROV. / INV ADJ.	21,064	116,220	38,201	23,767	262,919	14
15 INTEREST EXPENSE	4,349	0	0	7,724	0	15
16 NET PROFIT BEFORE TAX	20,376	-51,993	17,390	-18,163	-198,277	16
17 NET PROFIT AS % OF TOTAL SALES	12.0%	-47.0%	2.9%	-3.0%	-96.0%	17
18 VEHICLES RETAIL	9	15	28	30	28	18
19 NET PROFIT PER VEHICLE SOLD	2,264	-3,466	621	-605	-7,081	19
20						20
21 JAN 2014 THRU DEC 2014						21
22 -----						22
23 TOTAL SALES	2,159,916	1,404,229	5,611,651	8,385,341	3,963,516	23
24 OPERATING GROSS						24
25 VEHICLE GROSS	718,506	687,723	1,400,107	896,562	2,783,576	25
26 FINANCE CHARGE INCOME	192,752	385,687	245,327	430,435	536,516	26
27 FEE & RECOVERY INCOME	9,714	35,534	17,219	25,701	1,964	27
28 SERVICE NET	288,870	0	120,551	0	0	28
29 OTHER GROSS	3,797	30,950	47,982	0	141,269	29
30 TOTAL OPERATING GROSS	1,213,639	1,139,894	1,831,186	1,352,698	3,463,325	30
31 OPERATING EXPENSES	834,464	379,565	1,232,828	1,073,602	1,340,150	31
32 CHARGE OFF / LOSS PROV. / INV ADJ.	111,070	672,995	329,238	165,397	2,349,294	32
33 INTEREST EXPENSE	24,353	0	27,305	105,846	0	33
34 NET PROFIT BEFORE TAX	243,752	87,334	241,815	7,853	-226,119	34
35 NET PROFIT AS % OF TOTAL SALES	11.3%	6.2%	4.3%	0.1%	-5.7%	35
36 VEHICLES RETAIL	142	181	331	441	504	36
37 NET PROFIT PER VEHICLE SOLD	1,717	483	731	18	-449	37
38						38
39 JAN 2013 THRU DEC 2013						39
40 -----						40
41 TOTAL SALES	792,418	1,046,839	774,137	0	4,532,650	41
42 OPERATING GROSS						42
43 VEHICLE GROSS	274,468	545,414	115,312	0	3,089,730	43
44 FINANCE CHARGE INCOME	73,925	245,310	55,864	0	500,125	44
45 FEE & RECOVERY INCOME	6,438	19,591	4,079	0	17,797	45
46 SERVICE NET	124,787	0	0	0	0	46
47 OTHER GROSS	898	9,806	0	0	214,286	47
48 TOTAL OPERATING GROSS	480,516	820,121	175,255	0	3,821,938	48
49 OPERATING EXPENSES	391,380	285,909	178,696	0	1,482,025	49
50 CHARGE OFF / LOSS PROV. / INV ADJ.	49,725	360,321	0	0	1,679,218	50
51 INTEREST EXPENSE	0	2,167	0	0	757	51
52 NET PROFIT BEFORE TAX	39,411	171,724	-3,441	0	659,938	52
53 NET PROFIT AS % OF TOTAL SALES	5.0%	16.4%	-0.4%	0.0%	14.6%	53
54 VEHICLES RETAIL	51	130	68	0	590	54
55 NET PROFIT PER VEHICLE SOLD	773	1,321	-51	0	1,119	55
56						56
57 NUMBER OF LOTS	1	1	1	1	2	57

						GROUP AVERAGE		BENCHMARK BM		
1	PRINCIPAL A/R DOLLARS - CURR YEAR	1,194,280	3,780,204	4,116,045	1,089,426	4,577,019	2,704,518	3,898,656	8,563,949	1,604,969
2	PRINCIPAL A/R DOLLARS - PREV YEAR	445,285	2,816,983	3,448,024	1,099,873	3,098,416	2,099,738	1,639,011	8,563,949	0
3	PERCENT CHANGE	168.2%	34.2%	19.4%	-0.9%	47.7%	47.6%	137.9%	0.0%	0.0%
4										
5	NO OF ACTIVE ACCOUNTS - CURR YEAR	155	448	480	169	643	358	511	1,142	205
6	NO OF ACTIVE ACCOUNTS - PREV YEAR	93	375	407	218	478	325	270	1,142	0
7	PERCENT CHANGE	66.7%	19.5%	17.9%	-22.5%	34.5%	22.5%	89.3%	0.0%	0.0%
8										
9	TOTAL SALES - CURR YEAR	2,159,916	3,288,912	5,245,817	5,611,651	4,564,060	4,159,828	6,148,746	7,520,256	1,753,994
10	TOTAL SALES - PREV YEAR	792,418	3,713,453	4,499,354	774,137	3,246,781	2,877,009	4,561,637	7,520,256	0
11	PERCENT CHANGE	172.6%	-11.4%	16.6%	624.9%	40.6%	95.4%	34.8%	0.0%	0.0%
12										
13	TOTAL EMPLOYEES - CURR YEAR	14	12	9	10	11	9	13	17	3
14	TOTAL EMPLOYEES - PREV YEAR	8	13	8	5	9	9	12	17	0
15	PERCENT CHANGE	68.8%	-7.7%	12.5%	100.0%	22.2%	26.3%	8.3%	0.0%	0.0%
16										
17	VEHICLES SOLD RETAIL - CURR YEAR	142	387	507	331	478	371	580	624	181
18	VEHICLES SOLD RETAIL - PREV YEAR	51	452	422	68	351	312	420	624	0
19	PERCENT CHANGE	178.4%	-14.4%	20.1%	386.8%	36.2%	69.4%	38.1%	0.0%	0.0%
20										
21	TOTAL OPERATING GROSS - CURR YEAR	1,213,639	3,293,658	3,538,820	1,831,186	3,597,994	2,485,297	4,369,000	5,116,560	987,806
22	PER VEHICLE SOLD	8,547	8,511	6,980	5,532	7,527	6,676	7,533	8,200	5,457
23	PER EMPLOYEE	89,899	274,472	393,202	183,119	327,090	275,254	336,077	300,974	329,269
24	TOTAL OPERATING GROSS - PREV YEAR	480,516	2,665,879	3,059,968	175,255	2,445,500	2,137,208	3,719,506	5,116,560	0
25	PER VEHICLE SOLD	9,422	5,898	7,251	2,577	6,967	6,695	8,856	8,200	0
26	PER EMPLOYEE	60,065	205,068	382,496	35,051	271,722	241,528	309,959	300,974	0
27	PERCENT CHANGE CURR/PREV	152.6%	23.5%	15.6%	944.9%	47.1%	126.6%	17.5%	0.0%	0.0%
28										
29	OPERATING OVERHEAD - CURR YEAR	834,464	1,246,283	900,449	1,232,828	822,048	938,934	1,325,754	1,552,776	602,674
30	PER VEHICLE SOLD	5,877	3,220	1,776	3,725	1,720	2,735	2,286	2,488	3,330
31	PER EMPLOYEE	61,812	103,857	100,050	123,283	74,732	105,391	101,981	91,340	200,891
32	% OF TOTAL SALES	38.6%	37.9%	17.2%	22.0%	18.0%	25.0%	21.6%	20.6%	34.4%
33	OPERATING OVERHEAD - PREV YEAR	391,380	999,213	1,366,126	178,696	659,774	757,870	1,355,205	1,552,776	0
34	PER VEHICLE SOLD	7,674	2,211	3,237	2,628	1,880	2,812	3,227	2,488	0
35	PER EMPLOYEE	48,923	76,863	170,766	35,739	73,308	81,823	112,934	91,340	0
36	% OF TOTAL SALES	49.4%	26.9%	30.4%	23.1%	20.3%	26.9%	29.7%	20.6%	0.0%
37	PERCENT CHANGE CURR/PREV	113.2%	24.7%	-34.1%	589.9%	24.6%	85.5%	-2.2%	0.0%	0.0%
38										
39	TOTAL OVERHEAD EXPENSE- CURR YEAR	858,817	1,421,309	1,224,856	1,260,133	845,186	1,023,096	1,392,588	1,647,432	616,270
40	PER VEHICLE SOLD	6,048	3,673	2,416	3,807	1,768	2,965	2,401	2,640	3,405
41	PER EMPLOYEE	63,616	118,442	136,095	126,013	76,835	116,288	107,122	96,908	205,423
42	% OF TOTAL SALES	39.8%	43.2%	23.3%	22.5%	18.5%	27.2%	22.6%	21.9%	35.1%
43	TOTAL OVERHEAD EXPENSE- PREV YEAR	391,380	1,083,138	1,629,145	178,696	681,077	818,263	1,406,636	1,647,432	0
44	PER VEHICLE SOLD	7,674	2,396	3,861	2,628	1,940	2,993	3,349	2,640	0
45	PER EMPLOYEE	48,923	83,318	203,643	35,739	75,675	91,003	117,220	96,908	0
46	% OF TOTAL SALES	49.4%	29.2%	36.2%	23.1%	21.0%	28.8%	30.8%	21.9%	0.0%
47	PERCENT CHANGE CURR/PREV	119.4%	31.2%	-24.8%	605.2%	24.1%	89.6%	-1.0%	0.0%	0.0%
48										
49	NET PROFIT PRE TAX / OWNER-C YR	243,752	1,470,100	1,561,003	241,815	1,613,761	689,118	1,487,846	1,920,660	260,426
50	PER VEHICLE SOLD	1,717	3,799	3,079	731	3,376	1,741	2,565	3,078	1,439
51	PER EMPLOYEE	18,056	122,508	173,445	24,182	146,706	76,022	114,450	112,980	86,809
52	% OF TOTAL SALES	11.3%	44.7%	29.8%	4.3%	35.4%	17.2%	24.2%	25.5%	14.8%
53	NET PROFIT PRE TAX / OWNER-P YR	39,411	415,159	590,140	-3,441	893,792	597,357	1,451,219	1,920,660	0
54	PER VEHICLE SOLD	773	918	1,398	-51	2,546	1,679	3,455	3,078	0
55	PER EMPLOYEE	4,926	31,935	73,768	-688	99,310	69,660	120,935	112,980	0
56	% OF TOTAL SALES	5.0%	11.2%	13.1%	-0.4%	27.5%	17.9%	31.8%	25.5%	0.0%
57	PERCENT CHANGE CURR/PREV	518.5%	254.1%	164.5%	101.4%	80.6%	65.7%	2.5%	0.0%	0.0%

1	PRINCIPAL A/R DOLLARS - CURR YEAR	1,958,308	2,293,050	4,294,021	1,199,595	2,448,642	1
2	PRINCIPAL A/R DOLLARS - PREV YEAR	0	1,741,366	2,909,994	1,311,976	2,486,451	2
3	PERCENT CHANGE	0.0%	31.7%	47.6%	-8.6%	-1.5%	3
4							4
5	NO OF ACTIVE ACCOUNTS - CURR YEAR	186	333	596	218	352	5
6	NO OF ACTIVE ACCOUNTS - PREV YEAR	0	352	444	211	404	6
7	PERCENT CHANGE	0.0%	-5.4%	34.2%	3.3%	-12.9%	7
8							8
9	TOTAL SALES - CURR YEAR	8,385,341	2,257,196	5,134,562	1,404,229	3,963,516	9
10	TOTAL SALES - PREV YEAR	0	2,107,127	3,495,690	1,046,839	4,532,650	10
11	PERCENT CHANGE	0.0%	7.1%	46.9%	34.1%	-12.6%	11
12							12
13	TOTAL EMPLOYEES - CURR YEAR	8	5	9	5	15	13
14	TOTAL EMPLOYEES - PREV YEAR	0	4	8	5	14	14
15	PERCENT CHANGE	0.0%	12.5%	12.5%	0.0%	7.1%	15
16							16
17	VEHICLES SOLD RETAIL - CURR YEAR	441	244	481	181	504	17
18	VEHICLES SOLD RETAIL - PREV YEAR	0	227	411	130	590	18
19	PERCENT CHANGE	0.0%	7.5%	17.0%	39.2%	-14.6%	19
20							20
21	TOTAL OPERATING GROSS - CURR YEAR	1,352,698	1,642,109	3,393,438	1,139,894	3,463,325	21
22	PER VEHICLE SOLD	3,067	6,730	7,055	6,298	6,872	22
23	PER EMPLOYEE	169,087	364,913	377,049	227,979	230,888	23
24	TOTAL OPERATING GROSS - PREV YEAR	0	1,527,808	2,655,585	820,121	3,821,938	24
25	PER VEHICLE SOLD	0	6,730	6,461	6,309	6,478	25
26	PER EMPLOYEE	0	381,952	331,948	164,024	272,996	26
27	PERCENT CHANGE CURR/PREV	0.0%	7.5%	27.8%	39.0%	-9.4%	27
28							28
29	OPERATING OVERHEAD - CURR YEAR	1,073,602	278,307	1,231,088	379,565	1,340,150	29
30	PER VEHICLE SOLD	2,434	1,141	2,559	2,097	2,659	30
31	PER EMPLOYEE	134,200	61,846	136,788	75,913	89,343	31
32	% OF TOTAL SALES	12.8%	12.3%	24.0%	27.0%	33.8%	32
33	OPERATING OVERHEAD - PREV YEAR	0	232,878	627,492	285,909	1,482,025	33
34	PER VEHICLE SOLD	0	1,026	1,527	2,199	2,512	34
35	PER EMPLOYEE	0	58,220	78,437	57,182	105,859	35
36	% OF TOTAL SALES	0.0%	11.1%	18.0%	27.3%	32.7%	36
37	PERCENT CHANGE CURR/PREV	0.0%	19.5%	96.2%	32.8%	-9.6%	37
38							38
39	TOTAL OVERHEAD EXPENSE- CURR YEAR	1,179,448	484,164	1,274,662	379,565	1,340,150	39
40	PER VEHICLE SOLD	2,674	1,984	2,650	2,097	2,659	40
41	PER EMPLOYEE	147,431	107,592	141,629	75,913	89,343	41
42	% OF TOTAL SALES	14.1%	21.4%	24.8%	27.0%	33.8%	42
43	TOTAL OVERHEAD EXPENSE- PREV YEAR	0	414,208	627,492	288,076	1,482,782	43
44	PER VEHICLE SOLD	0	1,825	1,527	2,216	2,513	44
45	PER EMPLOYEE	0	103,552	78,437	57,615	105,913	45
46	% OF TOTAL SALES	0.0%	19.7%	18.0%	27.5%	32.7%	46
47	PERCENT CHANGE CURR/PREV	0.0%	16.9%	103.1%	31.8%	-9.6%	47
48							48
49	NET PROFIT PRE TAX / OWNER-C YR	7,853	482,972	1,038,669	87,334	-226,119	49
50	PER VEHICLE SOLD	18	1,979	2,159	483	-449	50
51	PER EMPLOYEE	982	107,327	115,408	17,467	-15,075	51
52	% OF TOTAL SALES	0.1%	21.4%	20.2%	6.2%	-5.7%	52
53	NET PROFIT PRE TAX / OWNER-P YR	0	523,847	1,231,776	171,724	659,938	53
54	PER VEHICLE SOLD	0	2,308	2,997	1,321	1,119	54
55	PER EMPLOYEE	0	130,962	153,972	34,345	47,138	55
56	% OF TOTAL SALES	0.0%	24.9%	35.2%	16.4%	14.6%	56
57	PERCENT CHANGE CURR/PREV	0.0%	-7.8%	-15.7%	-49.1%	-391.9%	57

			BENCHMARK BM				
1	CURRENT YEAR 2014					1	
2	-----					2	
3	MONTH UNITS/AVG PRICE PER UNIT	30/9,172	12/8,119	51/11,441	7/10,821	5/15,508	3
4	YTD UNITS/AVG PRICE PER UNIT	481/9,257	161/8,065	612/11,441	179/9,764	93/16,131	4
5	GROSS PROFIT MARGIN % - MONTH	38.5%	55.9%	48.0%	47.5%	20.0%	5
6	GROSS PROFIT MARGIN % - YTD AVG	50.1%	50.1%	48.0%	40.7%	7.4%	6
7	RECON PER UNIT SOLD - MONTH	674	426	728	0	247	7
8	% OF SALES	7.3%	5.2%	6.4%	0.0%	1.6%	8
9	RECON PER UNIT SOLD - YTD	460	356	728	0	369	9
10	% OF SALES	5.0%	4.4%	6.4%	0.0%	2.3%	10
11							11
12	PREVIOUS YEAR 2013						12
13	-----						13
14	MONTH UNITS/AVG PRICE PER UNIT	20/8,939	15/7,556	51/11,441	0/0	0/0	14
15	YTD UNITS/AVG PRICE PER UNIT	411/8,505	121/8,278	612/11,441	0/0	0/0	15
16	GROSS PROFIT MARGIN % - MONTH	55.9%	56.7%	48.0%	0.0%	0.0%	16
17	GROSS PROFIT MARGIN % - YTD AVG	55.6%	52.7%	48.0%	0.0%	0.0%	17
18	RECON PER UNIT SOLD - MONTH	493	132	728	0	0	18
19	% OF SALES	5.5%	1.7%	6.4%	0.0%	0.0%	19
20	RECON PER UNIT SOLD - YTD	541	244	728	0	0	20
21	% OF SALES	6.4%	2.9%	6.4%	0.0%	0.0%	21
22							22
23	PRIOR YEAR 2012						23
24	-----						24
25	MONTH UNITS/AVG PRICE PER UNIT	25/6,601	0/0	51/11,441	0/0	0/0	25
26	YTD UNITS/AVG PRICE PER UNIT	331/7,617	0/0	612/11,441	0/0	0/0	26
27	GROSS PROFIT MARGIN % - MONTH	59.2%	0.0%	48.0%	0.0%	0.0%	27
28	GROSS PROFIT MARGIN % - YTD AVG	51.3%	0.0%	48.0%	0.0%	0.0%	28
29	RECON PER UNIT SOLD - MONTH	0	0	728	0	0	29
30	% OF SALES	0.0%	0.0%	6.4%	0.0%	0.0%	30
31	RECON PER UNIT SOLD - YTD	194	0	728	0	0	31
32	% OF SALES	2.5%	0.0%	6.4%	0.0%	0.0%	32
33							33
34	PRIOR YEAR 2011						34
35	-----						35
36	MONTH UNITS/AVG PRICE PER UNIT	17/6,638	0/0	51/11,441	0/0	0/0	36
37	YTD UNITS/AVG PRICE PER UNIT	211/6,560	0/0	612/11,441	0/0	0/0	37
38	GROSS PROFIT MARGIN % - MONTH	57.5%	0.0%	48.0%	0.0%	0.0%	38
39	GROSS PROFIT MARGIN % - YTD AVG	52.9%	0.0%	48.0%	0.0%	0.0%	39
40	RECON PER UNIT SOLD - MONTH	484	0	728	0	0	40
41	% OF SALES	7.3%	0.0%	6.4%	0.0%	0.0%	41
42	RECON PER UNIT SOLD - YTD	267	0	728	0	0	42
43	% OF SALES	4.1%	0.0%	6.4%	0.0%	0.0%	43
44							44
45	PRIOR YEAR 2010						45
46	-----						46
47	MONTH UNITS/AVG PRICE PER UNIT	0/0	0/0	51/11,441	0/0	0/0	47
48	YTD UNITS/AVG PRICE PER UNIT	0/0	0/0	612/11,441	0/0	0/0	48
49	GROSS PROFIT MARGIN % - MONTH	0.0%	0.0%	48.0%	0.0%	0.0%	49
50	GROSS PROFIT MARGIN % - YTD AVG	0.0%	0.0%	48.0%	0.0%	0.0%	50
51	RECON PER UNIT SOLD - MONTH	0	0	728	0	0	51
52	% OF SALES	0.0%	0.0%	6.4%	0.0%	0.0%	52
53	RECON PER UNIT SOLD - YTD	0	0	728	0	0	53
54	% OF SALES	0.0%	0.0%	6.4%	0.0%	0.0%	54
55							55
56							56
57							57

	GROUP AVERAGE						
1	CURRENT YEAR 2014					1	
2	-----					2	
3	MONTH UNITS/AVG PRICE PER UNIT	8/10,175	0/0	0/0	0/0	0/0	3
4	YTD UNITS/AVG PRICE PER UNIT	62/6,652	0/0	0/0	20/2,184	2/1,050	4
5	GROSS PROFIT MARGIN % - MONTH	32.5%	0.0%	0.0%	0.0%	0.0%	5
6	GROSS PROFIT MARGIN % - YTD AVG	15.3%	0.0%	0.0%	-14.9%	-71.4%	6
7	RECON PER UNIT SOLD - MONTH	465	0	0	0	0	7
8	% OF SALES	6.1%	0.0%	0.0%	0.0%	0.0%	8
9	RECON PER UNIT SOLD - YTD	601	0	0	870	0	9
10	% OF SALES	11.3%	0.0%	0.0%	39.9%	0.0%	10
11							11
12	PREVIOUS YEAR 2013						12
13	-----						13
14	MONTH UNITS/AVG PRICE PER UNIT	5/6,037	0/0	0/0	1/1,500	0/0	14
15	YTD UNITS/AVG PRICE PER UNIT	19/6,873	0/0	0/0	15/4,474	0/0	15
16	GROSS PROFIT MARGIN % - MONTH	-24.3%	0.0%	0.0%	-212.4%	0.0%	16
17	GROSS PROFIT MARGIN % - YTD AVG	24.3%	0.0%	0.0%	-21.6%	0.0%	17
18	RECON PER UNIT SOLD - MONTH	823	0	0	1,736	0	18
19	% OF SALES	41.4%	0.0%	0.0%	115.7%	0.0%	19
20	RECON PER UNIT SOLD - YTD	407	0	0	841	0	20
21	% OF SALES	6.3%	0.0%	0.0%	18.8%	0.0%	21
22							22
23	PRIOR YEAR 2012						23
24	-----						24
25	MONTH UNITS/AVG PRICE PER UNIT	0/0	0/0	0/0	0/0	0/0	25
26	YTD UNITS/AVG PRICE PER UNIT	0/0	0/0	0/0	0/0	0/0	26
27	GROSS PROFIT MARGIN % - MONTH	0.0%	0.0%	0.0%	0.0%	0.0%	27
28	GROSS PROFIT MARGIN % - YTD AVG	0.0%	0.0%	0.0%	0.0%	0.0%	28
29	RECON PER UNIT SOLD - MONTH	0	0	0	0	0	29
30	% OF SALES	0.0%	0.0%	0.0%	0.0%	0.0%	30
31	RECON PER UNIT SOLD - YTD	0	0	0	0	0	31
32	% OF SALES	0.0%	0.0%	0.0%	0.0%	0.0%	32
33							33
34	PRIOR YEAR 2011						34
35	-----						35
36	MONTH UNITS/AVG PRICE PER UNIT	0/0	0/0	0/0	0/0	0/0	36
37	YTD UNITS/AVG PRICE PER UNIT	0/0	0/0	0/0	0/0	0/0	37
38	GROSS PROFIT MARGIN % - MONTH	0.0%	0.0%	0.0%	0.0%	0.0%	38
39	GROSS PROFIT MARGIN % - YTD AVG	0.0%	0.0%	0.0%	0.0%	0.0%	39
40	RECON PER UNIT SOLD - MONTH	0	0	0	0	0	40
41	% OF SALES	0.0%	0.0%	0.0%	0.0%	0.0%	41
42	RECON PER UNIT SOLD - YTD	0	0	0	0	0	42
43	% OF SALES	0.0%	0.0%	0.0%	0.0%	0.0%	43
44							44
45	PRIOR YEAR 2010						45
46	-----						46
47	MONTH UNITS/AVG PRICE PER UNIT	0/0	0/0	0/0	0/0	0/0	47
48	YTD UNITS/AVG PRICE PER UNIT	0/0	0/0	0/0	0/0	0/0	48
49	GROSS PROFIT MARGIN % - MONTH	0.0%	0.0%	0.0%	0.0%	0.0%	49
50	GROSS PROFIT MARGIN % - YTD AVG	0.0%	0.0%	0.0%	0.0%	0.0%	50
51	RECON PER UNIT SOLD - MONTH	0	0	0	0	0	51
52	% OF SALES	0.0%	0.0%	0.0%	0.0%	0.0%	52
53	RECON PER UNIT SOLD - YTD	0	0	0	0	0	53
54	% OF SALES	0.0%	0.0%	0.0%	0.0%	0.0%	54
55							55
56							56
57							57

1	DECEMBER 2014-----						1
2	# BHPH & OTHER RETAIL	30	28	7	15	30	2
3	GROSS PER UNIT / % OF SALES	3,535/38.5%	3,908/26.6%	5,139/47.5%	4,143/56.1%	3,188/18.9%	3
4	AVERAGE SALES PRICE	9,172	14,679	10,821	7,379	16,829	4
5	# WHOLESALE / GROSS	32/0	28/-6,127	0/0	0/0	7/-11,363	5
6							6
7	NOVEMBER 2014-----						7
8	# BHPH & OTHER RETAIL	42	36	13	10	40	8
9	GROSS PER UNIT / % OF SALES	4,270/44.0%	4,128/28.5%	5,028/47.2%	4,337/57.7%	2,070/11.8%	9
10	AVERAGE SALES PRICE	9,712	14,465	10,646	7,515	17,522	10
11	# WHOLESALE / GROSS	43/84,596	46/-5,129	0/0	0/0	19/-19,736	11
12							12
13	OCTOBER 2014-----						13
14	# BHPH & OTHER RETAIL	52	33	14	17	35	14
15	GROSS PER UNIT / % OF SALES	4,410/45.1%	3,295/24.9%	5,330/51.6%	3,870/55.2%	1,929/16.3%	15
16	AVERAGE SALES PRICE	9,782	13,210	10,326	7,015	11,850	16
17	# WHOLESALE / GROSS	61/178,467	18/4,070	0/0	3/450	21/-22,360	17
18							18
19	SEPTEMBER 2014-----						19
20	# BHPH & OTHER RETAIL	53	22	14	10	25	20
21	GROSS PER UNIT / % OF SALES	4,840/48.9%	3,007/24.7%	5,256/49.2%	3,266/50.6%	1,658/11.0%	21
22	AVERAGE SALES PRICE	9,899	12,194	10,678	6,455	15,041	22
23	# WHOLESALE / GROSS	58/0	27/1,723	1/95	0/0	0/0	23
24							24
25	AUGUST 2014-----						25
26	# BHPH & OTHER RETAIL	62	14	11	12	40	26
27	GROSS PER UNIT / % OF SALES	4,876/51.3%	2,602/28.1%	3,607/34.3%	4,373/57.8%	1,383/11.2%	27
28	AVERAGE SALES PRICE	9,509	9,249	10,502	7,571	12,338	28
29	# WHOLESALE / GROSS	65/-11,020	43/-3,067	0/0	4/700	4/-1,400	29
30							30
31	JAN 2014 THRU DEC 2014-----						31
32	># BHPH & OTHER RETAIL	481	331	181	181	441	32
33	GROSS PER UNIT	4,640	4,252	3,917	3,804	2,473	33
34	GROSS AS % OF SALES	50.0%	32.4%	40.5%	49.4%	16.3%	34
35	# WHOLESALE	259	366	3	21	144	35
36	GROSS PER UNIT	973	-20	-1,707	-38	-1,348	36
37	GROSS AS % OF SALES	38.5%	-0.6%	-121.8%	-8.3%	-11.5%	37
38							38
39	TOTAL UNITS- BHPH & OTHER	481	331	181	181	441	39
40	TOTAL RETAIL VEH GROSS	2,231,685	1,407,454	708,983	688,522	1,090,707	40
41	GROSS PER RETAIL UNIT	4,640	4,252	3,917	3,804	2,473	41
42	AS % OF RETAIL SALES	50.0%	32.4%	40.5%	49.4%	16.3%	42
43	# WHOLESALE / GROSS	259/252,043	366/-7,347	3/-5,120	21/-799	144/-194,145	43
44	TOTAL WHOLESALE PROFIT / LOSS	252,043	-7,347	-5,120	-799	-194,145	44
45	% WHSLE TO UNITS SOLD	35.0%	52.5%	1.6%	10.4%	24.6%	45
46	# TOTAL VEHICLES RET & WHSLE	740	697	184	202	585	46
47							47
48	TOTAL VEHICLE GROSS	2,483,728	1,400,107	703,863	687,723	896,562	48
49	GROSS PER RETAIL VEH SOLD	5,164	4,230	3,889	3,800	2,033	49
50							50
51							51
52							52
53							53
54							54
55							55
56							56
57							57

	----- YES	----- NO	----- YES	----- YES	----- YES	
1 WARRANTY (Y/N)						1
2 WARRANTY TERMS (MONTHS/MILES/DED.)	0	0	0	3/3000/100	0	2
3 LABOR RATE INT / EXT	0.00/0.00	0.00/0.00	0.00/0.00	0.00/0.00	0.00/0.00	3
4 TECHNICIANS PAID HOURLY OR FLAT?	HOURLY	HOURLY	HOURLY	HOURLY	HOURLY	4
5 AVERAGE PAY/HOUR	0.00	0.00	0.00	0.00	0.00	5
6						6
7 CURRENT MONTH -----						7
8 # OF WARRANTY R.O.'S	0	0	0	0	0	8
9 # OF POLICY R.O.'S	0	0	0	0	0	9
10 # OF CUSTOMER PAY R.O.'S	0	0	0	0	0	10
11 TOTAL WARRANTY CLAIMS \$ / PER R.O.	0/0	0/0	0/0	0/0	0/0	11
12 TOTAL POLICY EXPENSE \$ / PER R.O.	3,100/0	0/0	0/0	0/0	0/0	12
13 TOTAL CUSOMER PAY \$ / PER R.O.	0/0	0/0	0/0	0/0	0/0	13
14						14
15 # OF TECHNICIANS	0	1	2	3	1	15
16 # OF UNITS RECONDITIONED	0	15	0	0	0	16
17 # OF R.O.'S ALL TYPES	0	0	0	0	0	17
18 # OF LABOR HOURS POSTED	0	0	0	0	0	18
19 # OF LABOR HOURS WORKED	0	0	0	0	0	19
20 # OF LIFTS	0	1	0	0	0	20
21 TECH PAY (INCL. BONUSES) - TOTAL	0	2,200	5,184	6,525	0	21
22 EFFECTIVE LABOR RATE	0.00	0.00	0.00	0.00	0.00	22
23 PRODUCTIVITY %	0.0%	0.0%	0.0%	0.0%	0.0%	23
24 LABOR COST/TECH	0	2,200	2,592	2,175	0	24
25 LABOR COST/R.O.	0	0	0	0	0	25
26 LABOR COST/LIFT	0	2,200	0	0	0	26
27 AVG. RECON PER UNIT SOLD - TOTAL	326	449	251	0	0	27
28 UNITS RECONDITIONED PER TECH	0	15	0	0	0	28
29 AVERAGE DAYS IN RECON	0	15	0	0	0	29
30						30
31 12 MONTH AVERAGE -----						31
32 # OF WARRANTY R.O.'S	0	0	0	0	0	32
33 # OF POLICY R.O.'S	0	0	0	0	0	33
34 # OF CUSTOMER PAY R.O.'S	0	0	0	0	0	34
35 TOTAL WARRANTY CLAIMS \$ / PER R.O.	0/0	0/0	0/0	0/0	0/0	35
36 TOTAL POLICY EXPENSE \$ / PER R.O.	973/0	0/0	8/0	0/0	0/0	36
37 TOTAL CUSOMER PAY \$ / PER R.O.	212/0	0/0	0/0	0/0	0/0	37
38						38
39 # OF TECHNICIANS	0	0	2	4	1	39
40 # OF UNITS RECONDITIONED	0	14	0	0	5	40
41 # OF R.O.'S ALL TYPES	0	0	0	0	0	41
42 # OF LABOR HOURS POSTED	0	0	0	0	0	42
43 # OF LABOR HOURS WORKED	0	0	0	39	0	43
44 # OF LIFTS	0	1	0	1	0	44
45 TECH PAY (INCL. BONUSES) - TOTAL	0	367	5,690	7,672	0	45
46 EFFECTIVE LABOR RATE	0.00	0.00	0.00	0.00	0.00	46
47 PRODUCTIVITY %	0.0%	0.0%	0.0%	0.0%	0.0%	47
48 LABOR COST/TECH	0	2,200	2,354	1,959	0	48
49 LABOR COST/R.O.	0	26	0	0	0	49
50 LABOR COST/LIFT	0	400	0	15,344	0	50
51 AVG. RECON PER UNIT SOLD - TOTAL	308	303	288	0	0	51
52 UNITS RECONDITIONED PER TECH	0	85	0	0	5	52
53 AVERAGE DAYS IN RECON	0	12	0	0	1	53
54						54
55						55
56						56
57						57

1	JAN 2014 THRU DEC 2014						1
2							2
3	# RETAIL UNITS	507	481	142	441	331	3
4							4
5	SALES COMMISSION - TOTAL	135,139	44,269	0	136,060	88,007	5
6	PER VEHICLE RETAIL	267	92	0	309	266	6
7							7
8	POLICY EXPENSE - VEHICLE	90,008	11,459	10,073	0	15,789	8
9	PER VEHICLE RETAIL	178	24	71	0	48	9
10	PER ACTIVE ACCOUNT	188	19	65	0	93	10
11							11
12	WARRANTY EXPENSE	36,930	222,114	60,126	44,909	13,294	12
13	PER VEHICLE RETAIL	73	462	423	102	40	13
14	PER ACTIVE ACCOUNT	77	373	388	241	79	14
15							15
16	ADVERTISING & PROMOTION EXPENSE	27,765	40,121	34,763	154,832	24,617	16
17	PER VEHICLE RETAIL	55	83	245	351	74	17
18							18
19	INTEREST EXPENSE - FLOOR PLAN	50,651	13,143	0	57,735	37,488	19
20	PER VEHICLE RETAIL	100	27	0	131	113	20
21	PER ACTIVE ACCOUNT	106	22	0	310	222	21
22							22
23	USED VEHICLE MAINTENANCE	0	7,952	9,842	0	203,553	23
24	PER VEHICLE RETAIL	0	17	69	0	615	24
25							25
26	INSURANCE - VEHICLE INVENTORY	9,477	0	0	11,622	17,709	26
27	PER VEHICLE RETAIL	19	0	0	26	54	27
28							28
29	TRANSPORTATION / FRIEGHT	0	45,143	12,184	0	33,527	29
30	PER VEHICLE RETAIL	0	94	86	0	101	30
31							31
32	REFERRAL FEE EXPENSE	43,251	7,031	0	0	980	32
33	PER VEHICLE RETAIL	85	15	0	0	3	33
34							34
35	GPS/PAD EXPENSE	24,154	33,900	3,234	2,785	0	35
36	PER VEHICLE RETAIL	48	70	23	6	0	36
37							37
38	TOTAL DIRECT EXPENSE	417,375	425,132	130,222	407,943	434,964	38
39	PER VEHICLE RETAIL	823	884	917	925	1,314	39
40							40
41	CURRENT MONTH SNAPSHOT -----						41
42	# RETAIL UNITS	38	30	9	30	28	42
43	PER EMPLOYEE	4	3	1	4	3	43
44	SALES COMMISSION - TOTAL	10,260	2,215	0	11,200	9,083	44
45	PER EMPLOYEE	1,140	246	0	1,400	908	45
46							46
47	CURRENT YEAR SNAPSHOT -----						47
48	# RETAIL UNITS	507	481	142	441	331	48
49	PER EMPLOYEE	56	54	11	53	32	49
50	SALES COMMISSION - TOTAL	135,139	44,269	0	136,060	88,007	50
51	PER EMPLOYEE	14,878	5,012	0	16,492	8,449	51
52							52
53							53
54							54
55							55
56							56
57							57

		BENCHMARK BM				
1	# UNITS RETAIL	331	624	387	181	142
2	# ACTIVE ACCOUNTS	169	1,142	448	205	155
3						
4	SALES SUPERVISION COMPENSATION	52,000	121,848	108,000	149,589	51,680
5	PER # RETAIL / PER # ACT. ACCT.	157/308	195/107	279/241	826/730	364/333
6						
7	FINANCE SUPERVISION COMPENSATION	0	49,188	55,559	0	2,211
8	PER # RETAIL / PER # ACT. ACCT.	0/0	79/43	144/124	0/0	16/14
9						
10	CLERICAL SALARIES	64,332	81,960	57,219	0	4,408
11	PER # RETAIL / PER # ACT. ACCT.	194/381	131/72	148/128	0/0	31/28
12						
13	OTHER SALARIES	52,762	46,296	0	11,081	42,634
14	PER # RETAIL / PER # ACT. ACCT.	159/312	74/41	0/0	61/54	300/275
15						
16	BDC DEPARTMENT	0	8,220	0	40,681	0
17	PER # RETAIL / PER # ACT. ACCT.	0/0	13/7	0/0	225/198	0/0
18						
19	COLLECTOR SALARIES & WAGES	13,971	93,348	74,182	0	2,970
20	PER # RETAIL / PER # ACT. ACCT.	42/83	150/82	192/166	0/0	21/19
21						
22	PAYROLL TAXES	43,209	93,252	69,680	13,729	39,148
23	PER # RETAIL / PER # ACT. ACCT.	131/256	149/82	180/156	76/67	276/253
24						
25	EMPLOYEE BENEFITS	7,120	46,836	0	5,018	57,772
26	PER # RETAIL / PER # ACT. ACCT.	22/42	75/41	0/0	28/24	407/373
27						
28	RETIREMENT FUNDING	0	3,252	0	0	0
29	PER # RETAIL / PER # ACT. ACCT.	0/0	5/3	0/0	0/0	0/0
30						
31	DPTL PERSONNEL EXPENSE EXCL. SVC.	278,944	590,064	411,729	225,900	267,343
32	PER # RETAIL / PER # ACT. ACCT.	843/1,651	946/517	1,064/919	1,248/1,102	1,883/1,725
33						
34	SERVICE SUPERVISION WAGES	32,269	23,016	29,972	0	43,580
35	PER # RETAIL / PER # ACT. ACCT.	97/191	37/20	77/67	0/0	307/281
36						
37	TECHNICIAN WAGES	68,275	47,988	112,009	0	193,597
38	PER # RETAIL / PER # ACT. ACCT.	206/404	77/42	289/250	0/0	1,363/1,249
39						
40	DETAIL WAGES	13,281	22,848	17,117	5,802	16,444
41	PER # RETAIL / PER # ACT. ACCT.	40/79	37/20	44/38	32/28	116/106
42						
43	VEHICLE BUYER WAGES	0	22,752	7,280	0	0
44	PER # RETAIL / PER # ACT. ACCT.	0/0	36/20	19/16	0/0	0/0
45						
46	TOTAL PERSONNEL EXPENSE INC. SVC.	347,219	660,804	531,018	225,900	460,940
47	PER # RETAIL / PER # ACT. ACCT.	1,049/2,055	1,059/579	1,372/1,185	1,248/1,102	3,246/2,974
48						
49	TOTAL COMPENSATION INC. SALES COMP.	435,226	841,344	639,878	225,900	460,940
50	PER # RETAIL / PER # ACT. ACCT.	1,315/2,575	1,348/737	1,653/1,428	1,248/1,102	3,246/2,974
51						
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				BENCHMARK BM						
1	DATA PROCESSING	295	2,688	31,991	24,564	19,188	18,298	12,708	33,359	2,004
2	PER # RET / PER ACT. ACCT.	1/0	15/12	73/172	39/22	58/114	38/31	22/25	66/95	8/6
3	OUTSIDE SERVICES	12,907	3,137	26,921	41,040	71,713	10,494	22,734	92,035	5,873
4	PER # RET / PER ACT. ACCT.	27/20	17/14	61/145	66/36	217/424	22/18	39/44	183/261	24/18
5	TRAVEL & ENTERTAINMENT	30,061	0	0	15,312	11,621	10,969	21,663	914	0
6	PER # RET / PER ACT. ACCT.	63/47	0/0	0/0	25/13	35/69	23/18	37/42	2/3	0/0
7	DUES/PUBL/MBRSHIPS	1,310	880	1,500	8,556	14,213	6,718	2,608	0	1,278
8	PER # RET / PER ACT. ACCT.	3/2	5/4	3/8	14/7	43/84	14/11	4/5	0/0	5/4
9	LEGAL/AUDIT	10,225	5,443	12,827	20,508	2,869	11,822	16,121	29,891	4,300
10	PER # RET / PER ACT. ACCT.	21/16	30/25	29/69	33/18	9/17	25/20	28/32	59/85	18/13
11	TELEPHONE	9,285	2,770	32,212	17,412	7,686	6,097	12,261	24,764	4,721
12	PER # RET / PER ACT. ACCT.	19/14	15/13	73/173	28/15	23/45	13/10	21/24	49/70	19/14
13	OFFICE SUPPLIES	11,605	2,737	7,883	31,032	24,572	19,405	26,003	24,485	5,753
14	PER # RET / PER ACT. ACCT.	24/18	15/13	18/42	50/27	74/145	40/33	45/51	49/70	24/17
15	TRAINING	15,856	9,947	0	16,272	439	7,508	15,221	69,814	10,401
16	PER # RET / PER ACT. ACCT.	33/25	55/46	0/0	26/14	1/3	16/13	26/30	139/198	43/31
17	OTHER SUPPLIES	10,319	3,596	9,291	14,232	13,128	3,913	30,236	2,654	835
18	PER # RET / PER ACT. ACCT.	22/16	20/16	21/50	23/12	40/78	8/7	52/59	5/8	3/3
19	BANK CHARGES	326	206	24,893	29,724	3,546	3,961	34,611	9,433	278
20	PER # RET / PER ACT. ACCT.	1/1	1/1	56/134	48/26	11/21	8/7	60/68	19/27	1/1
21	PAYMENT PROCESSING FEES/DISCOUNTS	27,303	11,536	3,754	7,884	8,966	26,966	22,495	0	10,642
22	PER # RET / PER ACT. ACCT.	57/42	64/53	9/20	13/7	27/53	56/45	39/44	0/0	44/32
23	INTEREST - OTHER	0	0	2,436	16,476	27,513	34,328	0	7,808	0
24	PER # RET / PER ACT. ACCT.	0/0	0/0	6/13	26/14	83/163	71/58	0/0	15/22	0/0
25	EQUIPMENT-REPAIRS-RENTAL	0	1,202	0	6,036	608	3,629	26,863	46,367	0
26	PER # RET / PER ACT. ACCT.	0/0	7/6	0/0	10/5	2/4	8/6	46/53	92/132	0/0
27	REPO-COLLECTION EXPENSE	21,319	8,959	4,742	62,976	11,740	25,082	31,078	39,735	0
28	PER # RET / PER ACT. ACCT.	45/33	49/41	11/25	101/55	35/69	52/42	54/61	79/113	0/0
29	POLICY EXPENSE-SERVICE	0	0	0	0	100	11,672	0	0	0
30	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	0/1	24/20	0/0	0/0	0/0
31	MISCELLANEOUS	1,489	52	3,568	13,536	20,352	159,660	78,030	41,269	1,614
32	PER # RET / PER ACT. ACCT.	3/2	0/0	8/19	22/12	61/120	332/268	135/153	82/117	7/5
33	TOTAL OPERATING EXPENSE	152,309	53,153	162,018	325,560	238,254	360,522	380,565	422,528	47,699
34	PER # RET / PER ACT. ACCT.	319/237	294/244	367/871	522/285	720/1,410	750/605	656/745	838/1,200	195/143
35										
36	RENT	26,391	48,000	98,394	123,924	14,000	59,100	34,318	108,609	18,000
37	PER # RET / PER ACT. ACCT.	55/41	265/220	223/529	199/109	42/83	123/99	59/67	215/309	74/54
38	REPAIRS-REAL ESTATE	11,463	0	0	12,612	35,697	5,528	115,608	0	0
39	PER # RET / PER ACT. ACCT.	24/18	0/0	0/0	20/11	108/211	11/9	199/226	0/0	0/0
40	TAXES-REAL ESTATE	8,210	10,428	0	5,964	26	0	0	0	0
41	PER # RET / PER ACT. ACCT.	17/13	58/48	0/0	10/5	0/0	0/0	0/0	0/0	0/0
42	TAXES-OTHER	13,227	4,376	0	3,432	94	7,822	25	7,631	50
43	PER # RET / PER ACT. ACCT.	28/21	24/20	0/0	6/3	0/1	16/13	0/0	15/22	0/0
44	DEPRECIATION	0	0	0	4,836	0	4,000	0	0	0
45	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	8/4	0/0	8/7	0/0	0/0	0/0
46	INSURANCE-BUILDING-INV	792	0	20,789	12,552	12,302	4,948	9,700	7,461	1,626
47	PER # RET / PER ACT. ACCT.	2/1	0/0	47/112	20/11	37/73	10/8	17/19	15/21	7/5
48	UTILITIES	8,816	6,164	22,599	28,740	18,547	18,080	21,687	16,273	2,484
49	PER # RET / PER ACT. ACCT.	18/14	34/28	51/122	46/25	56/110	38/30	37/42	32/46	10/7
50	TOTAL FIXED EXPENSE	68,899	68,968	141,782	192,060	80,666	99,478	181,338	139,974	22,160
51	PER # RET / PER ACT. ACCT.	144/107	381/316	322/762	308/168	244/477	207/167	313/355	278/398	91/67
52										
53	INTEREST - CREDIT LINE	23,138	0	105,846	94,656	27,305	43,574	66,834	0	205,857
54	PER # RET / PER ACT. ACCT.	48/36	0/0	240/569	152/83	82/162	91/73	115/131	0/0	844/618
55										
56	TOTAL EXPENSE - FIXED & OPER.	244,346	122,121	409,646	612,276	346,225	503,574	628,737	562,502	275,716
57	PER # RET / PER ACT. ACCT.	511/380	675/560	929/2,202	981/536	1,046/2,049	1,047/845	1,084/1,230	1,116/1,598	1,130/828

		GROUP AVERAGE				
1	DATA PROCESSING	5,248	14,464	14,124	11,388	22,271
2	PER # RET / PER ACT. ACCT.	10/11	46/58	36/32	63/56	157/144
3	OUTSIDE SERVICES	37,487	25,111	11,133	5,955	940
4	PER # RET / PER ACT. ACCT.	74/78	61/90	29/25	33/29	7/6
5	TRAVEL & ENTERTAINMENT	29,248	15,116	19,168	8,894	3,507
6	PER # RET / PER ACT. ACCT.	58/61	38/39	50/43	49/43	25/23
7	DUES/PUBL/MBRSHIPS	5,962	5,894	21,673	7,718	969
8	PER # RET / PER ACT. ACCT.	12/12	18/20	56/48	43/38	7/6
9	LEGAL/AUDIT	11,057	12,599	7,657	32,761	6,220
10	PER # RET / PER ACT. ACCT.	22/23	40/43	20/17	181/160	44/40
11	TELEPHONE	4,376	10,150	9,259	3,134	5,229
12	PER # RET / PER ACT. ACCT.	9/9	27/37	24/21	17/15	37/34
13	OFFICE SUPPLIES	12,236	12,805	6,951	4,606	7,423
14	PER # RET / PER ACT. ACCT.	24/25	34/42	18/16	25/22	52/48
15	TRAINING	13,949	16,346	11,550	7,986	17,132
16	PER # RET / PER ACT. ACCT.	28/29	49/50	30/26	44/39	121/111
17	OTHER SUPPLIES	7,440	9,262	2,983	0	17,492
18	PER # RET / PER ACT. ACCT.	15/16	29/34	8/7	0/0	123/113
19	BANK CHARGES	999	9,695	10,241	2,933	24,917
20	PER # RET / PER ACT. ACCT.	2/2	31/38	26/23	16/14	175/161
21	PAYMENT PROCESSING FEES/DISCOUNTS	2,772	13,311	23,067	3,799	5,122
22	PER # RET / PER ACT. ACCT.	5/6	38/36	60/51	21/19	36/33
23	INTEREST - OTHER	24,572	54,877	198,967	113,360	30,029
24	PER # RET / PER ACT. ACCT.	48/51	197/187	514/444	626/553	211/194
25	EQUIPMENT-REPAIRS-RENTAL	1,599	11,081	36	0	8,341
26	PER # RET / PER ACT. ACCT.	3/3	27/32	0/0	0/0	59/54
27	REPO-COLLECTION EXPENSE	33,296	18,020	18,248	2,555	1,471
28	PER # RET / PER ACT. ACCT.	66/69	42/47	47/41	14/12	10/9
29	POLICY EXPENSE-SERVICE	0	4,616	2,075	0	0
30	PER # RET / PER ACT. ACCT.	0/0	10/8	5/5	0/0	0/0
31	MISCELLANEOUS	0	32,978	3,102	46,930	6,695
32	PER # RET / PER ACT. ACCT.	0/0	86/88	8/7	259/229	47/43
33	TOTAL OPERATING EXPENSE	190,241	231,442	360,234	252,019	157,758
34	PER # RET / PER ACT. ACCT.	375/396	662/742	931/804	1,392/1,229	1,111/1,018
35						
36	RENT	22,800	46,873	59,424	22,392	51,044
37	PER # RET / PER ACT. ACCT.	45/48	145/168	154/133	124/109	359/329
38	REPAIRS-REAL ESTATE	11,824	31,533	0	0	9,080
39	PER # RET / PER ACT. ACCT.	23/25	72/91	0/0	0/0	64/59
40	TAXES-REAL ESTATE	0	5,328	0	2,646	0
41	PER # RET / PER ACT. ACCT.	0/0	22/18	0/0	15/13	0/0
42	TAXES-OTHER	0	4,514	0	0	2,890
43	PER # RET / PER ACT. ACCT.	0/0	13/12	0/0	0/0	20/19
44	DEPRECIATION	0	5,294	0	6,588	0
45	PER # RET / PER ACT. ACCT.	0/0	22/19	0/0	36/32	0/0
46	INSURANCE-BUILDING-INV	13,098	8,751	0	0	8,045
47	PER # RET / PER ACT. ACCT.	26/27	24/35	0/0	0/0	57/52
48	UTILITIES	17,027	13,749	16,094	4,417	12,797
49	PER # RET / PER ACT. ACCT.	34/35	39/48	42/36	24/22	90/83
50	TOTAL FIXED EXPENSE	64,749	88,619	75,518	36,043	83,856
51	PER # RET / PER ACT. ACCT.	128/135	258/306	195/169	199/176	591/541
52						
53	INTEREST - CREDIT LINE	324,407	100,994	175,026	13,596	24,353
54	PER # RET / PER ACT. ACCT.	640/676	276/288	452/391	75/66	172/157
55						
56	TOTAL EXPENSE - FIXED & OPER.	579,397	404,222	610,778	301,658	265,967
57	PER # RET / PER ACT. ACCT.	1,143/1,207	1,150/1,288	1,578/1,363	1,667/1,472	1,873/1,716

	GROUP AVERAGE					
1 DECEMBER 2014-----						1
2						2
3 # RETAIL UNITS	25	29	47	7	28	3
4						4
5 SALES COMMISSION - TOTAL	8,193	9,046	11,196	0	12,643	5
6 PER VEHICLE RETAIL	291	312	238	0	452	6
7						7
8 POLICY EXPENSE - VEHICLE	3,252	2,593	14,015	43	0	8
9 PER VEHICLE RETAIL	95	89	298	6	0	9
10 PER ACTIVE ACCOUNT	7	4	27	0	0	10
11						11
12 WARRANTY EXPENSE	2,913	1,148	0	2,092	0	12
13 PER VEHICLE RETAIL	166	40	0	299	0	13
14 PER ACTIVE ACCOUNT	7	2	0	10	0	14
15						15
16 ADVERTISING & PROMOTION EXPENSE	3,699	11,229	1,611	599	11,358	16
17 PER VEHICLE RETAIL	156	387	34	86	406	17
18						18
19 INTEREST EXPENSE - FLOOR PLAN	3,454	0	2,587	0	0	19
20 PER VEHICLE RETAIL	113	0	55	0	0	20
21 PER ACTIVE ACCOUNT	16	0	5	0	0	21
22						22
23 USED VEHICLE MAINTENANCE	2,026	1,719	1,825	1,260	8,383	23
24 PER VEHICLE RETAIL	100	59	39	180	299	24
25						25
26 INSURANCE - VEHICLE INVENTORY	1,279	944	2,584	507	0	26
27 PER VEHICLE RETAIL	52	33	55	72	0	27
28						28
29 TRANSPORTATION / FRIEGHT	4,395	0	11,866	2,100	820	29
30 PER VEHICLE RETAIL	174	0	252	300	29	30
31						31
32 REFERRAL FEE EXPENSE	1,151	800	700	400	2,000	32
33 PER VEHICLE RETAIL	40	28	15	57	71	33
34						34
35 GPS/PAD EXPENSE	2,834	0	2,800	693	0	35
36 PER VEHICLE RETAIL	119	0	60	99	0	36
37						37
38 TOTAL DIRECT EXPENSE	22,453	27,479	49,184	7,694	35,204	38
39 PER VEHICLE RETAIL	884	948	1,046	1,099	1,257	39
40						40
41 CURENT MONTH SNAPSHOT -----						41
42 # RETAIL UNITS	25	29	47	7	28	42
43 PER EMPLOYEE	3	3	4	2	2	43
44 SALES COMMISSION - TOTAL	8,193	9,046	11,196	0	12,643	44
45 PER EMPLOYEE	853	822	861	0	843	45
46						46
47 CURENT YEAR SNAPSHOT -----						47
48 # RETAIL UNITS	371	478	580	181	504	48
49 PER EMPLOYEE	45	53	49	60	33	49
50 SALES COMMISSION - TOTAL	98,158	114,721	116,359	0	147,220	50
51 PER EMPLOYEE	10,766	12,630	9,833	0	9,654	51
52						52
53						53
54						54
55						55
56						56
57						57

	-----	GROUP AVERAGE	-----	-----	-----	
1 # UNITS RETAIL	29	25	30	7	9	1
2 # ACTIVE ACCOUNTS	643	358	186	205	155	2
3						3
4 SALES SUPERVISION COMPENSATION	7,700	8,303	15,830	12,835	8,200	4
5 PER # RETAIL / PER # ACT. ACCT.	266/12	555/34	528/85	1,834/63	911/53	5
6						6
7 FINANCE SUPERVISION COMPENSATION	8,771	5,757	3,500	0	0	7
8 PER # RETAIL / PER # ACT. ACCT.	302/14	189/15	117/19	0/0	0/0	8
9						9
10 CLERICAL SALARIES	2,054	3,820	1,050	0	1,071	10
11 PER # RETAIL / PER # ACT. ACCT.	71/3	142/12	35/6	0/0	119/7	11
12						12
13 OTHER SALARIES	1,476	3,047	0	1,119	6,918	13
14 PER # RETAIL / PER # ACT. ACCT.	51/2	189/13	0/0	160/5	769/45	14
15						15
16 BDC DEPARTMENT	0	3,844	0	5,012	0	16
17 PER # RETAIL / PER # ACT. ACCT.	0/0	251/12	0/0	716/24	0/0	17
18						18
19 COLLECTOR SALARIES & WAGES	4,361	4,943	0	0	0	19
20 PER # RETAIL / PER # ACT. ACCT.	150/7	172/12	0/0	0/0	0/0	20
21						21
22 PAYROLL TAXES	2,757	4,432	25,569	1,147	2,826	22
23 PER # RETAIL / PER # ACT. ACCT.	95/4	181/19	852/137	164/6	314/18	23
24						24
25 EMPLOYEE BENEFITS	2,717	2,314	5,149	721	8,831	25
26 PER # RETAIL / PER # ACT. ACCT.	94/4	151/11	172/28	103/4	981/57	26
27						27
28 PENSION FUNDING	0	516	0	0	0	28
29 PER # RETAIL / PER # ACT. ACCT.	0/0	12/1	0/0	0/0	0/0	29
30						30
31 DPTL PERSONNEL EXPENSE EXCL. SVC.	31,590	24,953	51,098	20,834	33,848	31
32 PER # RETAIL / PER # ACT. ACCT.	1,089/49	1,275/91	1,703/275	2,976/102	3,761/218	32
33						33
34 SERVICE SUPERVISION WAGES	0	2,855	0	0	3,825	34
35 PER # RETAIL / PER # ACT. ACCT.	0/0	193/15	0/0	0/0	425/25	35
36						36
37 TECHNICIAN WAGES	0	8,342	0	0	10,566	37
38 PER # RETAIL / PER # ACT. ACCT.	0/0	407/30	0/0	0/0	1,174/68	38
39						39
40 DETAIL WAGES	1,754	2,404	0	0	2,177	40
41 PER # RETAIL / PER # ACT. ACCT.	60/3	100/7	0/0	0/0	242/14	41
42						42
43 VEHICLE BUYER WAGES	0	3,359	6,300	0	0	43
44 PER # RETAIL / PER # ACT. ACCT.	0/0	120/14	210/34	0/0	0/0	44
45						45
46 TOTAL PERSONNEL EXPENSE INC. SVC.	31,590	29,963	57,398	20,834	44,414	46
47 PER # RETAIL / PER # ACT. ACCT.	1,089/49	1,508/110	1,913/309	2,976/102	4,935/287	47
48						48
49 TOTAL COMPENSATION INC. SALES COMP.	40,636	36,791	68,598	20,834	44,414	49
50 PER # RETAIL / PER # ACT. ACCT.	1,401/63	1,751/132	2,287/369	2,976/102	4,935/287	50
51						51
52						52
53						53
54						54
55						55
56						56
57						57

					BENCHMARK BM					
1	DATA PROCESSING	0	167	1,603	1,622	2,047	2,756	796	1,463	295
2	PER # RET / PER ACT. ACCT.	0/0	17/1	53/9	48/4	39/2	92/5	21/2	52/9	10/0
3	OUTSIDE SERVICES	269	559	1,997	420	3,420	671	2,871	5,110	1,129
4	PER # RET / PER ACT. ACCT.	18/1	56/2	67/11	12/1	66/3	22/1	76/6	183/30	39/2
5	TRAVEL & ENTERTAINMENT	0	0	0	15	1,276	39	4,550	105	2,854
6	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	25/1	1/0	120/9	4/1	98/4
7	DUES/PUBL/MBRSHIPS	0	339	1,500	518	713	100	461	1,214	450
8	PER # RET / PER ACT. ACCT.	0/0	34/1	50/8	15/1	14/1	3/0	12/1	43/7	16/1
9	LEGAL/AUDIT	220	300	664	0	1,709	0	2,194	0	2,950
10	PER # RET / PER ACT. ACCT.	15/1	30/1	22/4	0/0	33/1	0/0	58/5	0/0	102/5
11	TELEPHONE	364	396	1,502	578	1,451	457	467	0	828
12	PER # RET / PER ACT. ACCT.	24/2	40/1	50/8	17/1	28/1	15/1	12/1	0/0	29/1
13	OFFICE SUPPLIES	313	344	352	553	2,586	770	1,059	2,835	970
14	PER # RET / PER ACT. ACCT.	21/1	34/1	12/2	16/1	50/2	26/1	28/2	101/17	33/2
15	TRAINING	0	0	0	0	1,356	0	0	0	7,364
16	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	26/1	0/0	0/0	0/0	254/11
17	OTHER SUPPLIES	205	0	0	0	1,186	60	477	2,343	1,068
18	PER # RET / PER ACT. ACCT.	14/1	0/0	0/0	0/0	23/1	2/0	13/1	84/14	37/2
19	BANK CHARGES	24	0	710	1,961	2,477	204	512	0	16
20	PER # RET / PER ACT. ACCT.	2/0	0/0	24/4	58/4	48/2	7/0	13/1	0/0	1/0
21	PAYMENT PROCESSING FEES/DISCOUNTS	1,003	1,479	0	2,148	657	1,284	309	676	2,772
22	PER # RET / PER ACT. ACCT.	67/5	148/4	0/0	63/5	13/1	43/2	8/1	24/4	96/4
23	INTEREST - OTHER	0	0	0	4,712	1,373	3,540	4,173	3,279	0
24	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	139/11	26/1	118/6	110/9	117/19	0/0
25	EQUIPMENT-REPAIRS-RENTAL	0	0	0	0	503	0	146	0	0
26	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	10/0	0/0	4/0	0/0	0/0
27	REPO-COLLECTION EXPENSE	400	0	0	4,305	5,248	2,569	1,925	0	1,875
28	PER # RET / PER ACT. ACCT.	27/2	0/0	0/0	127/10	101/5	86/4	51/4	0/0	65/3
29	POLICY EXPENSE-SERVICE	0	0	0	0	0	3,100	0	0	0
30	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	0/0	103/5	0/0	0/0	0/0
31	MISCELLANEOUS	0	300	3,568	106	1,128	174	0	0	0
32	PER # RET / PER ACT. ACCT.	0/0	30/1	119/19	3/0	22/1	6/0	0/0	0/0	0/0
33	TOTAL OPERATING EXPENSE	2,798	3,884	11,896	16,938	27,130	15,724	19,940	17,025	22,571
34	PER # RET / PER ACT. ACCT.	187/13	388/12	397/64	498/38	522/24	524/26	525/42	608/101	778/35
35										
36	RENT	4,000	1,500	8,201	5,025	10,327	4,000	1,900	2,000	2,399
37	PER # RET / PER ACT. ACCT.	267/18	150/5	273/44	148/11	199/9	133/7	50/4	71/12	83/4
38	REPAIRS-REAL ESTATE	0	0	0	0	1,051	983	375	28	3,461
39	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	20/1	33/2	10/1	1/0	119/5
40	TAXES-REAL ESTATE	0	0	0	0	497	0	0	0	1,280
41	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	10/0	0/0	0/0	0/0	44/2
42	TAXES-OTHER	0	0	0	0	286	432	0	94	0
43	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	6/0	14/1	0/0	3/1	0/0
44	DEPRECIATION	0	0	0	0	403	1,000	0	0	0
45	PER # RET / PER ACT. ACCT.	0/0	0/0	0/0	0/0	8/0	33/2	0/0	0/0	0/0
46	INSURANCE-BUILDING	0	204	4,401	0	1,046	0	1,053	1,395	66
47	PER # RET / PER ACT. ACCT.	0/0	20/1	147/24	0/0	20/1	0/0	28/2	50/8	2/0
48	UTILITIES	316	214	2,808	1,186	2,395	1,533	1,734	893	742
49	PER # RET / PER ACT. ACCT.	21/1	21/1	94/15	35/3	46/2	51/3	46/4	32/5	26/1
50	TOTAL FIXED EXPENSE	4,316	1,918	15,410	6,211	16,005	7,948	5,062	4,410	7,948
51	PER # RET / PER ACT. ACCT.	288/20	192/6	514/83	183/14	308/14	265/13	133/11	158/26	274/12
52										
53	INTEREST - CREDIT LINE	0	17,380	7,724	0	7,888	10,995	38,373	0	1,313
54	PER # RET / PER ACT. ACCT.	0/0	1,738/52	257/42	0/0	152/7	367/18	1,010/80	0/0	45/2
55										
56	TOTAL EXPENSE - FIXED & OPER.	7,114	23,182	35,030	23,149	51,023	34,667	63,375	21,435	31,832
57	PER # RET / PER ACT. ACCT.	474/33	2,318/70	1,168/188	681/52	981/45	1,156/58	1,668/132	766/127	1,098/50

	GROUP AVERAGE					
1 DATA PROCESSING	1,640	762	982	3,695	3,895	1
2 PER # RET / PER ACT. ACCT.	101/6	16/1	109/6	132/10	556/19	2
3 OUTSIDE SERVICES	2,509	2,784	0	11,666	127	3
4 PER # RET / PER ACT. ACCT.	88/8	59/5	0/0	417/33	18/1	4
5 TRAVEL & ENTERTAINMENT	1,652	5,391	523	914	473	5
6 PER # RET / PER ACT. ACCT.	55/4	115/11	58/3	33/3	68/2	6
7 DUES/PUBL/MBRSHIPS	588	177	0	0	536	7
8 PER # RET / PER ACT. ACCT.	28/2	4/0	0/0	0/0	77/3	8
9 LEGAL/AUDIT	1,570	651	767	4,953	1,428	9
10 PER # RET / PER ACT. ACCT.	78/5	14/1	85/5	177/14	204/7	10
11 TELEPHONE	694	997	291	1,489	267	11
12 PER # RET / PER ACT. ACCT.	30/2	21/2	32/2	53/4	38/1	12
13 OFFICE SUPPLIES	1,130	3,438	654	1,777	497	13
14 PER # RET / PER ACT. ACCT.	46/4	73/7	73/4	63/5	71/2	14
15 TRAINING	4,493	3,526	1,175	10,072	330	15
16 PER # RET / PER ACT. ACCT.	173/11	75/7	131/8	360/29	47/2	16
17 OTHER SUPPLIES	925	2,494	665	85	0	17
18 PER # RET / PER ACT. ACCT.	35/3	53/5	74/4	3/0	0/0	18
19 BANK CHARGES	846	2,769	760	1,320	184	19
20 PER # RET / PER ACT. ACCT.	32/2	59/5	84/5	47/4	26/1	20
21 PAYMENT PROCESSING FEES/DISCOUNTS	1,422	2,759	1,290	0	502	21
22 PER # RET / PER ACT. ACCT.	72/4	59/5	143/8	0/0	72/2	22
23 INTEREST - OTHER	4,412	0	1,425	1,017	12,740	23
24 PER # RET / PER ACT. ACCT.	357/17	0/0	158/9	36/3	1,820/62	24
25 EQUIPMENT-REPAIRS-RENTAL	2,844	8,478	200	2,550	0	25
26 PER # RET / PER ACT. ACCT.	74/6	180/17	22/1	91/7	0/0	26
27 REPO-COLLECTION EXPENSE	2,301	5,953	309	3,225	150	27
28 PER # RET / PER ACT. ACCT.	72/5	127/12	34/2	115/9	21/1	28
29 POLICY EXPENSE-SERVICE	3,100	0	0	0	0	29
30 PER # RET / PER ACT. ACCT.	103/5	0/0	0/0	0/0	0/0	30
31 MISCELLANEOUS	1,783	2,480	25	0	5,827	31
32 PER # RET / PER ACT. ACCT.	149/8	53/5	3/0	0/0	832/28	32
33 TOTAL OPERATING EXPENSE	19,621	45,894	9,066	42,763	26,956	33
34 PER # RET / PER ACT. ACCT.	939/61	976/90	1,007/58	1,527/121	3,851/131	34
35						35
36 RENT	3,840	4,164	4,325	6,700	1,866	36
37 PER # RET / PER ACT. ACCT.	188/14	89/8	481/28	239/19	267/9	37
38 REPAIRS-REAL ESTATE	1,035	328	0	0	0	38
39 PER # RET / PER ACT. ACCT.	34/2	7/1	0/0	0/0	0/0	39
40 TAXES-REAL ESTATE	1,963	0	0	0	2,646	40
41 PER # RET / PER ACT. ACCT.	211/7	0/0	0/0	0/0	378/13	41
42 TAXES-OTHER	504	0	0	987	0	42
43 PER # RET / PER ACT. ACCT.	18/1	0/0	0/0	35/3	0/0	43
44 DEPRECIATION	775	0	0	0	549	44
45 PER # RET / PER ACT. ACCT.	56/2	0/0	0/0	0/0	78/3	45
46 INSURANCE-BUILDING	1,196	716	534	0	0	46
47 PER # RET / PER ACT. ACCT.	46/6	15/1	59/3	0/0	0/0	47
48 UTILITIES	1,178	1,485	1,037	1,833	349	48
49 PER # RET / PER ACT. ACCT.	49/4	32/3	115/7	65/5	50/2	49
50 TOTAL FIXED EXPENSE	6,729	6,693	5,896	9,520	5,410	50
51 PER # RET / PER ACT. ACCT.	326/24	142/13	655/38	340/27	773/26	51
52						52
53 INTEREST - CREDIT LINE	11,059	7,569	4,349	0	772	53
54 PER # RET / PER ACT. ACCT.	521/30	161/15	483/28	0/0	110/4	54
55						55
56 TOTAL EXPENSE - FIXED & OPER.	33,723	60,156	19,311	52,283	33,138	56
57 PER # RET / PER ACT. ACCT.	1,613/105	1,280/118	2,146/125	1,867/149	4,734/162	57

1	USED VEH INVENTORY \$ - EOM	867,049	239,860	315,625	705,213	313,096	1
2	USED VEH INVENTORY # - EOM	190	69	71	185	54	2
3	DAYS SUPPLY \$ AMOUNT	141	148	164	201	236	3
4	DAYS SUPPLY # UNITS	121	138	237	191	231	4
5							5
6	TOTAL INVENTORY TURN PER YEAR	2.55	2.43	2.19	1.79	1.52	6
7							7
8	TOTAL INVENTORY TURN - DEC 14	2.55	2.43	2.19	1.79	1.52	8
9	TOTAL INVENTORY TURN - NOV 14	2.12	1.81	3.26	3.38	4.11	9
10	TOTAL INVENTORY TURN - OCT 14	4.86	3.02	2.70	4.75	7.82	10
11							11
12	TOTAL INV DOLLARS - DEC 14	867,049	239,860	315,625	705,213	313,096	12
13	% OVER 60	28.7%	62.1%	54.2%	35.0%	21.7%	13
14							14
15	TOTAL INV DOLLARS - NOV 14	863,019	210,745	238,510	550,809	213,101	15
16	% OVER 60	18.3%	75.8%	71.2%	33.5%	12.4%	16
17							17
18	TOTAL INV DOLLARS - OCT 14	394,210	212,586	246,160	430,420	107,399	18
19	% OVER 60	31.3%	72.6%	68.5%	21.6%	36.1%	19
20							20
21	INVENTORY AGE COMPARISON						21
22	1 TO 30 DAYS \$ AMOUNT	108,019	71,531	110,640	233,626	74,336	22
23	1 TO 30 DAYS # UNITS	37	24	20	73	13	23
24	% OF TOTAL INVENTORY \$ / #	12.5%/19.5%	29.8%/34.8%	35.1%/28.2%	33.1%/39.5%	23.7%/24.1%	24
25							25
26	31 TO 60 DAYS \$ AMOUNT	510,033	19,378	33,970	224,445	170,823	26
27	31 TO 60 DAYS # UNITS	106	9	12	54	28	27
28	% OF TOTAL INVENTORY \$ / #	58.8%/55.8%	8.1%/13.0%	10.8%/16.9%	31.8%/29.2%	54.6%/51.9%	28
29							29
30	61 TO 90 DAYS \$ AMOUNT	141,700	14,167	20,314	150,972	40,822	30
31	61 TO 90 DAYS # UNITS	29	8	3	37	7	31
32	% OF TOTAL INVENTORY \$ / #	16.3%/15.3%	5.9%/11.6%	6.4%/4.2%	21.4%/20.0%	13.0%/13.0%	32
33							33
34	OVER 91 DAYS \$ AMOUNT	107,297	134,784	150,701	96,170	27,115	34
35	OVER 91 DAYS # UNITS	18	28	36	21	6	35
36	% OF TOTAL INVENTORY \$ / #	12.4%/9.5%	56.2%/40.6%	47.7%/50.7%	13.6%/11.4%	8.7%/11.1%	36
37							37
38	INVENTORY \$ VEH OVER 30 DAYS	759,030	168,329	204,985	471,587	238,760	38
39	INVENTORY # VEH OVER 30 DAYS	153	45	51	112	41	39
40	AVERAGE UNIT AGE	49	62	68	46	48	40
41							41
42	% OF INVENTORY LESS THAN 60 DAYS	75.3%	47.8%	45.1%	68.6%	75.9%	42
43							43
44							44
45							45
46							46
47							47
48							48
49							49
50							50
51							51
52							52
53							53
54							54
55							55
56							56
57							57

	GROUP AVERAGE					
1	THIS YEAR - 2014-----					1
2	EOM A/R \$ - DECEMBER 2014	2,704,518	1,199,595	1,089,426	1,604,969	4,294,021
3	EOM # ACCTS. - DECEMBER 2014	358	218	169	205	596
4	CONTRACTUAL 1-15 DAYS %	21.2%	14.5%	21.5%	28.0%	87.3%
5	CONTRACTUAL 16-30 DAYS %	5.5%	8.3%	11.0%	17.0%	3.2%
6	CONTRACTUAL 31-60 DAYS %	4.0%	11.9%	10.7%	2.0%	4.2%
7	CONTRACTUAL 61-90 DAYS %	0.9%	2.0%	0.7%	0.0%	3.1%
8	CONTRACTUAL OVER 90 DAYS %	1.0%	0.3%	0.0%	2.0%	2.3%
9	TOTAL CONTRACTUAL DELINQUENCIES	32.11%	36.94%	43.86%	49.00%	100.01%
10						10
11	EOM A/R \$ - NOVEMBER 2014	2,728,840	1,271,915	1,123,514	1,593,487	4,272,159
12	EOM # ACCTS. - NOVEMBER 2014	363	225	171	203	590
13	CONTRACTUAL 1-15 DAYS %	23.2%	17.3%	19.8%	33.0%	88.5%
14	CONTRACTUAL 16-30 DAYS %	5.7%	13.6%	8.1%	14.0%	4.9%
15	CONTRACTUAL 31-60 DAYS %	3.5%	9.9%	6.6%	3.0%	4.0%
16	CONTRACTUAL 61-90 DAYS %	1.0%	1.1%	0.4%	0.0%	1.3%
17	CONTRACTUAL OVER 90 DAYS %	1.1%	0.7%	0.0%	2.0%	1.4%
18	TOTAL CONTRACTUAL DELINQUENCIES	33.78%	42.69%	34.95%	52.00%	100.00%
19						19
20	EOM A/R \$ - OCTOBER 2014	2,615,664	1,259,647	1,005,294	1,494,775	4,278,867
21	EOM # ACCTS. - OCTOBER 2014	358	226	154	192	592
22	CONTRACTUAL 1-15 DAYS %	20.5%	16.3%	22.6%	26.0%	86.8%
23	CONTRACTUAL 16-30 DAYS %	4.6%	7.8%	8.3%	8.0%	3.3%
24	CONTRACTUAL 31-60 DAYS %	2.9%	6.3%	4.6%	2.0%	5.7%
25	CONTRACTUAL 61-90 DAYS %	1.8%	2.2%	0.7%	0.0%	2.3%
26	CONTRACTUAL OVER 90 DAYS %	0.8%	0.0%	0.3%	2.0%	1.9%
27	TOTAL CONTRACTUAL DELINQUENCIES	30.09%	32.69%	36.49%	38.00%	100.00%
28						28
29						29
30	LAST YEAR - 2013-----					30
31	EOM A/R \$ - DECEMBER 2013	2,099,738	1,311,976	1,099,873	0	2,909,994
32	EOM # ACCTS. - DECEMBER 2013	325	211	218	0	444
33	CONTRACTUAL 1-15 DAYS %	16.4%	15.7%	10.7%	0.0%	9.9%
34	CONTRACTUAL 16-30 DAYS %	6.8%	9.7%	10.9%	0.0%	7.0%
35	CONTRACTUAL 31-60 DAYS %	6.5%	10.2%	18.1%	0.0%	6.0%
36	CONTRACTUAL 61-90 DAYS %	2.5%	0.1%	8.4%	0.0%	0.0%
37	CONTRACTUAL OVER 90 DAYS %	2.5%	0.3%	9.4%	0.0%	0.0%
38	TOTAL CONTRACTUAL DELINQUENCIES	33.49%	35.91%	57.54%	0.00%	22.96%
39						39
40	EOM A/R \$ - NOVEMBER 2013	2,307,435	1,328,637	1,122,232	0	2,946,000
41	EOM # ACCTS. - NOVEMBER 2013	342	213	208	0	442
42	CONTRACTUAL 1-15 DAYS %	16.7%	16.2%	13.5%	0.0%	7.2%
43	CONTRACTUAL 16-30 DAYS %	6.7%	8.4%	8.3%	0.0%	6.9%
44	CONTRACTUAL 31-60 DAYS %	6.5%	6.7%	21.3%	0.0%	7.6%
45	CONTRACTUAL 61-90 DAYS %	1.4%	0.8%	3.8%	0.0%	0.0%
46	CONTRACTUAL OVER 90 DAYS %	3.6%	0.0%	10.2%	0.0%	0.0%
47	TOTAL CONTRACTUAL DELINQUENCIES	33.35%	32.15%	57.07%	0.00%	21.77%
48						48
49	EOM A/R \$ - OCTOBER 2013	2,284,559	1,344,806	1,122,132	0	2,937,552
50	EOM # ACCTS. - OCTOBER 2013	341	212	211	0	443
51	CONTRACTUAL 1-15 DAYS %	22.4%	18.4%	17.8%	0.0%	7.9%
52	CONTRACTUAL 16-30 DAYS %	7.8%	10.4%	11.2%	0.0%	5.6%
53	CONTRACTUAL 31-60 DAYS %	6.4%	7.7%	18.2%	0.0%	8.4%
54	CONTRACTUAL 61-90 DAYS %	2.1%	0.8%	2.5%	0.0%	0.0%
55	CONTRACTUAL OVER 90 DAYS %	2.3%	0.0%	9.1%	0.0%	0.0%
56	TOTAL CONTRACTUAL DELINQUENCIES	40.21%	37.33%	58.78%	0.00%	21.93%
57						57

1	THIS YEAR - 2014-----						1
2	EOM A/R \$ - DECEMBER 2014	1,958,308	1,604,969	4,294,021	1,194,280	1,089,426	2
3	EOM # ACCTS. - DECEMBER 2014	186	205	596	155	169	3
4	RECENCY 1-15 DAYS %	49.7%	54.4%	69.6%	48.4%	53.8%	4
5	RECENCY 16-30 DAYS %	41.5%	36.7%	21.0%	33.6%	26.0%	5
6	RECENCY 31-60 DAYS %	7.6%	6.7%	4.6%	16.1%	18.3%	6
7	RECENCY 61-90 DAYS %	0.6%	2.2%	3.1%	1.9%	1.8%	7
8	RECENCY OVER 90 DAYS %	0.6%	0.0%	1.7%	0.0%	0.0%	8
9	UNDER 30 DAY RECENCY	91.20%	91.11%	90.62%	81.94%	79.88%	9
10							10
11	EOM A/R \$ - NOVEMBER 2014	1,877,294	1,593,487	4,272,159	1,176,439	1,123,514	11
12	EOM # ACCTS. - NOVEMBER 2014	184	203	590	151	171	12
13	RECENCY 1-15 DAYS %	48.9%	53.2%	72.6%	55.6%	44.6%	13
14	RECENCY 16-30 DAYS %	41.9%	35.1%	20.7%	27.8%	38.0%	14
15	RECENCY 31-60 DAYS %	8.7%	10.8%	5.0%	15.2%	16.9%	15
16	RECENCY 61-90 DAYS %	0.0%	0.9%	1.2%	0.7%	0.6%	16
17	RECENCY OVER 90 DAYS %	0.6%	0.0%	0.6%	0.7%	0.0%	17
18	UNDER 30 DAY RECENCY	90.80%	88.29%	93.29%	83.44%	82.54%	18
19							19
20	EOM A/R \$ - OCTOBER 2014	1,746,755	1,494,775	4,278,867	1,117,302	1,005,294	20
21	EOM # ACCTS. - OCTOBER 2014	174	192	592	149	154	21
22	RECENCY 1-15 DAYS %	55.2%	62.7%	72.4%	59.3%	53.9%	22
23	RECENCY 16-30 DAYS %	39.9%	35.6%	20.2%	27.3%	34.4%	23
24	RECENCY 31-60 DAYS %	3.7%	1.7%	4.4%	11.3%	9.1%	24
25	RECENCY 61-90 DAYS %	0.6%	0.0%	2.1%	1.3%	1.3%	25
26	RECENCY OVER 90 DAYS %	0.6%	0.0%	0.9%	0.7%	1.3%	26
27	UNDER 30 DAY RECENCY	95.10%	98.30%	92.66%	86.67%	88.30%	27
28							28
29							29
30	LAST YEAR - 2013-----						30
31	EOM A/R \$ - DECEMBER 2013	0	0	2,909,994	445,285	1,099,873	31
32	EOM # ACCTS. - DECEMBER 2013	0	0	444	93	218	32
33	RECENCY 1-15 DAYS %	0.0%	0.0%	87.0%	40.0%	34.4%	33
34	RECENCY 16-30 DAYS %	0.0%	0.0%	8.5%	48.8%	36.6%	34
35	RECENCY 31-60 DAYS %	0.0%	0.0%	4.6%	10.0%	19.1%	35
36	RECENCY 61-90 DAYS %	0.0%	0.0%	0.0%	1.3%	3.3%	36
37	RECENCY OVER 90 DAYS %	0.0%	0.0%	0.0%	0.0%	6.6%	37
38	UNDER 30 DAY RECENCY	0.00%	0.00%	95.44%	88.75%	71.03%	38
39							39
40	EOM A/R \$ - NOVEMBER 2013	0	0	2,946,000	370,127	1,122,232	40
41	EOM # ACCTS. - NOVEMBER 2013	0	0	442	90	208	41
42	RECENCY 1-15 DAYS %	0.0%	0.0%	84.2%	44.3%	38.8%	42
43	RECENCY 16-30 DAYS %	0.0%	0.0%	10.0%	44.3%	33.0%	43
44	RECENCY 31-60 DAYS %	0.0%	0.0%	5.9%	10.2%	18.6%	44
45	RECENCY 61-90 DAYS %	0.0%	0.0%	0.0%	1.2%	1.6%	45
46	RECENCY OVER 90 DAYS %	0.0%	0.0%	0.0%	0.0%	8.0%	46
47	UNDER 30 DAY RECENCY	0.00%	0.00%	94.11%	88.60%	71.81%	47
48							48
49	EOM A/R \$ - OCTOBER 2013	0	0	2,937,552	339,092	1,122,132	49
50	EOM # ACCTS. - OCTOBER 2013	0	0	443	96	211	50
51	RECENCY 1-15 DAYS %	0.0%	0.0%	87.1%	40.3%	34.9%	51
52	RECENCY 16-30 DAYS %	0.0%	0.0%	7.3%	50.7%	34.9%	52
53	RECENCY 31-60 DAYS %	0.0%	0.0%	5.6%	7.8%	19.6%	53
54	RECENCY 61-90 DAYS %	0.0%	0.0%	0.0%	1.3%	4.2%	54
55	RECENCY OVER 90 DAYS %	0.0%	0.0%	0.0%	0.0%	6.4%	55
56	UNDER 30 DAY RECENCY	0.00%	0.00%	94.37%	90.91%	69.84%	56
57							57

	GROUP AVERAGE						
1	CHARGE OFF \$ - DECEMBER 2014	119,219	393,601	260,040	121,237	262,919	1
2	CHARGE OFF # - DECEMBER 2014	20	60	40	17	48	2
3	AVERAGE LOSS PER CHARGE OFF	5,659	6,560	6,501	7,132	5,477	3
4	% OF AR - \$ / % OF AR - #	4.4%/5.5%	10.1%/11.7%	6.9%/8.9%	10.1%/7.8%	10.7%/13.6%	4
5	# OF DUE DATE CHANGES	15	2	92	2	4	5
6	# OF REWRITES / # OF DEFERRALS	3/4	0/0	1/12	0/2	4/0	6
7	# OUT FOR REPO - EOM	6	0	14	0	2	7
8	# REPOS ON HAND - EOM	10	0	40	0	0	8
9							9
10	CHARGE OFF \$ - NOVEMBER 2014	85,387	93,529	75,800	78,631	209,008	10
11	CHARGE OFF # - NOVEMBER 2014	15	13	17	10	36	11
12	AVERAGE LOSS PER CHARGE OFF	5,720	7,195	4,459	7,863	5,806	12
13	% OF AR - \$ / % OF AR - #	3.0%/3.7%	2.3%/2.4%	2.1%/3.7%	6.2%/4.4%	7.9%/9.5%	13
14	# OF DUE DATE CHANGES	13	24	40	1	1	14
15	# OF REWRITES / # OF DEFERRALS	1/2	0/0	0/8	0/1	1/1	15
16	# OUT FOR REPO - EOM	7	6	21	0	0	16
17	# REPOS ON HAND - EOM	7	13	17	0	7	17
18							18
19	CHARGE OFF \$ - OCTOBER 2014	63,145	123,269	-109,802	88,197	148,711	19
20	CHARGE OFF # - OCTOBER 2014	15	19	15	13	30	20
21	AVERAGE LOSS PER CHARGE OFF	4,562	6,488	-7,320	6,784	4,957	21
22	% OF AR - \$ / % OF AR - #	2.6%/4.1%	3.1%/3.7%	-3.9%/3.4%	7.0%/5.8%	4.9%/7.3%	22
23	# OF DUE DATE CHANGES	13	2	57	0	5	23
24	# OF REWRITES / # OF DEFERRALS	4/3	0/0	1/8	0/3	5/0	24
25	# OUT FOR REPO - EOM	7	12	20	0	5	25
26	# REPOS ON HAND - EOM	8	22	15	0	12	26
27							27
28	CHARGE OFF \$ - JAN 2014 THRU DEC 2014	874,373	1,488,566	1,418,610	800,740	2,349,294	28
29	CHARGE OFF # - JAN 2014 THRU DEC 2014	158	224	266	102	445	29
30	AVERAGE LOSS PER CHARGE OFF	5,909	6,645	5,333	7,850	5,279	30
31	% OF AR - \$ / % OF AR - #	34.3%/45.9%	44.6%/50.3%	46.4%/64.4%	58.0%/43.7%	85.0%/142.9%	31
32	# OF DUE DATE CHANGES	76	45	406	18	41	32
33	# OF REWRITES / # OF DEFERRALS	13/32	0/13	13/157	4/24	41/3	33
34							34
35							35
36							36
37	CHARGE OFF \$ - JAN 2013 THRU DEC 2013	791,002	848,319	1,184,940	387,267	1,679,218	37
38	CHARGE OFF # - JAN 2013 THRU DEC 2013	173	129	230	57	454	38
39	AVERAGE LOSS PER CHARGE OFF	5,001	6,576	5,152	6,794	3,699	39
40	% OF AR - \$ / % OF AR - #	28.9%/44.3%	40.6%/40.4%	0.0%/0.0%	26.5%/24.3%	34.7%/109.4%	40
41	# OF DUE DATE CHANGES	25	25	94	6	4	41
42	# OF REWRITES / # OF DEFERRALS	10/116	2/342	35/315	0/13	11/2	42
43	# OUT FOR REPO - EOM	35	58	112	6	14	43
44	# REPOS ON HAND - EOM	79	110	221	5	42	44
45							45
46	CHARGE OFF \$ - JAN 2012 THRU DEC 2012	703,336	462,832	508,941	0	2,157,656	46
47	CHARGE OFF # - JAN 2012 THRU DEC 2012	152	111	119	0	469	47
48	AVERAGE LOSS PER CHARGE OFF	4,308	4,170	4,277	0	4,601	48
49	% OF AR - \$ / % OF AR - #	41.0%/54.1%	34.9%/53.8%	45.5%/74.4%	0.0%/0.0%	113.7%/137.0%	49
50	# OF DUE DATE CHANGES	0	0	0	0	0	50
51	# OF REWRITES / # OF DEFERRALS	3/0	0/0	3/0	0/0	0/0	51
52							52
53							53
54							54
55							55
56							56
57							57

1	EOM A/R \$ - DECEMBER 2014	2,448,642	2,293,050	1,604,969	1,194,280	3,780,204	1
2	EOM # ACCTS. - DECEMBER 2014	352	333	205	155	448	2
3	# OF COLLECTORS / ACCTS PER COLLECTOR	2/176	0/0	0/0	1/310	2/224	3
4	RECURRING PAYMENT PENETRATION %	43.5%	0.0%	0.0%	0.6%	2.7%	4
5	TOTAL FINANCE COLLECTIONS	121,340	98,356	63,173	42,382	141,305	5
6	\$ COLLECTED / COLLECTOR	60,670	0	0	84,764	70,653	6
7	\$ COLLECTED / ACTIVE ACCOUNT	345	295	308	273	315	7
8	TOTAL COLLECTIONS %	4.6%	4.2%	4.0%	3.7%	3.7%	8
9							9
10	EOM A/R \$ - NOVEMBER 2014	2,639,098	2,321,679	1,593,487	1,176,439	3,555,261	10
11	EOM # ACCTS. - NOVEMBER 2014	377	333	203	151	460	11
12	# OF COLLECTORS / ACCTS PER COLLECTOR	2/189	0/0	0/0	1/302	2/230	12
13	RECURRING PAYMENT PENETRATION %	42.7%	0.0%	0.0%	0.0%	2.6%	13
14	TOTAL FINANCE COLLECTIONS	173,587	97,607	54,499	38,915	131,488	14
15	\$ COLLECTED / COLLECTOR	86,794	0	0	77,830	65,744	15
16	\$ COLLECTED / ACTIVE ACCOUNT	460	293	268	258	286	16
17	TOTAL COLLECTIONS %	6.4%	4.2%	3.6%	3.5%	3.8%	17
18							18
19	EOM A/R \$ - OCTOBER 2014	3,030,297	2,298,442	1,494,775	1,117,302	2,812,989	19
20	EOM # ACCTS. - OCTOBER 2014	410	329	192	149	445	20
21	# OF COLLECTORS / ACCTS PER COLLECTOR	2/205	0/0	0/0	1/298	2/223	21
22	RECURRING PAYMENT PENETRATION %	35.9%	0.0%	0.0%	0.0%	2.7%	22
23	TOTAL FINANCE COLLECTIONS	172,200	147,522	60,140	38,915	150,751	23
24	\$ COLLECTED / COLLECTOR	86,100	0	0	77,830	75,376	24
25	\$ COLLECTED / ACTIVE ACCOUNT	420	448	313	261	339	25
26	TOTAL COLLECTIONS %	6.1%	6.4%	4.3%	3.7%	5.5%	26
27							27
28	EOM A/R \$ - SEPTEMBER 2014	2,599,807	2,305,860	1,400,848	1,081,526	2,763,361	28
29	EOM # ACCTS. - SEPTEMBER 2014	378	325	181	149	432	29
30	# OF COLLECTORS / ACCTS PER COLLECTOR	2/189	0/0	0/0	1/298	2/216	30
31	RECURRING PAYMENT PENETRATION %	33.1%	0.0%	0.0%	0.0%	2.8%	31
32	TOTAL FINANCE COLLECTIONS	163,384	99,572	60,137	38,915	179,281	32
33	\$ COLLECTED / COLLECTOR	81,692	0	0	77,830	89,641	33
34	\$ COLLECTED / ACTIVE ACCOUNT	432	306	332	261	415	34
35	TOTAL COLLECTIONS %	6.5%	4.3%	4.6%	3.8%	6.6%	35
36							36
37	EOM A/R \$ - JAN 2014 THRU DEC 2014	2,448,642	2,293,050	1,604,969	1,194,280	3,780,204	37
38	EOM # ACCTS. - JAN 2014 THRU DEC 2014	352	333	205	155	448	38
39	# OF COLLECTORS / ACCTS PER COLLECTOR	23/15	0/0	0/0	6/28	24/19	39
40	RECURRING PAYMENT PENETRATION %	400.3%	0.0%	0.0%	2.6%	34.4%	40
41	TOTAL FINANCE COLLECTIONS	2,051,874	1,276,674	540,154	441,998	1,892,692	41
42	\$ COLLECTED / COLLECTOR	89,212	0	0	80,363	78,862	42
43	\$ COLLECTED / ACTIVE ACCOUNT	5,829	3,834	2,635	2,852	4,225	43
44	TOTAL COLLECTIONS %	6.2%	5.3%	4.6%	4.5%	5.1%	44
45							45
46	EOM A/R \$ - JAN 2013 THRU DEC 2013	2,486,451	1,741,366	0	445,285	2,816,983	46
47	EOM # ACCTS. - JAN 2013 THRU DEC 2013	404	352	0	93	375	47
48	# OF COLLECTORS / ACCTS PER COLLECTOR	14/29	7/50	0/0	1/186	17/22	48
49	RECURRING PAYMENT PENETRATION %	59.9%	0.0%	0.0%	5.4%	47.7%	49
50	TOTAL FINANCE COLLECTIONS	2,075,606	1,068,569	0	262,190	2,132,076	50
51	\$ COLLECTED / COLLECTOR	148,258	152,653	0	524,380	125,416	51
52	\$ COLLECTED / ACTIVE ACCOUNT	5,138	3,036	0	2,819	5,686	52
53	TOTAL COLLECTIONS %	3.6%	5.3%	0.0%	6.6%	7.1%	53
54							54
55							55
56							56
57							57

1	EOM A/R \$ - DECEMBER 2013	3,448,024	1,639,011	2,816,983	0	0	1
2	EOM # ACCTS. - DECEMBER 2013	407	270	375	0	0	2
3	# OF COLLECTORS / ACCTS PER COLLECTOR	1/407	1/270	2/188	0/0	0/0	3
4	RECURRING PAYMENT PENETRATION %	0.0%	20.7%	0.0%	0.0%	0.0%	4
5	TOTAL FINANCE COLLECTIONS	150,815	124,815	116,327	0	0	5
6	\$ COLLECTED / COLLECTOR	150,815	124,815	58,164	0	0	6
7	\$ COLLECTED / ACTIVE ACCOUNT	371	462	310	0	0	7
8	TOTAL COLLECTIONS %	4.3%	4.3%	4.0%	0.0%	0.0%	8
9							9
10	EOM A/R \$ - NOVEMBER 2013	3,486,575	2,083,435	2,858,689	0	0	10
11	EOM # ACCTS. - NOVEMBER 2013	411	404	372	0	0	11
12	# OF COLLECTORS / ACCTS PER COLLECTOR	0/0	1/404	2/186	0/0	0/0	12
13	RECURRING PAYMENT PENETRATION %	0.0%	14.9%	5.6%	0.0%	0.0%	13
14	TOTAL FINANCE COLLECTIONS	149,633	161,943	113,563	0	0	14
15	\$ COLLECTED / COLLECTOR	0	161,943	56,782	0	0	15
16	\$ COLLECTED / ACTIVE ACCOUNT	364	401	305	0	0	16
17	TOTAL COLLECTIONS %	4.4%	5.7%	3.8%	0.0%	0.0%	17
18							18
19	EOM A/R \$ - OCTOBER 2013	3,424,967	2,824,290	2,915,430	0	0	19
20	EOM # ACCTS. - OCTOBER 2013	399	398	366	0	0	20
21	# OF COLLECTORS / ACCTS PER COLLECTOR	1/399	1/398	2/183	0/0	0/0	21
22	RECURRING PAYMENT PENETRATION %	0.0%	20.9%	4.4%	0.0%	0.0%	22
23	TOTAL FINANCE COLLECTIONS	155,886	150,370	136,777	0	0	23
24	\$ COLLECTED / COLLECTOR	155,886	150,370	68,389	0	0	24
25	\$ COLLECTED / ACTIVE ACCOUNT	391	378	374	0	0	25
26	TOTAL COLLECTIONS %	4.5%	5.6%	4.4%	0.0%	0.0%	26
27							27
28	EOM A/R \$ - SEPTEMBER 2013	3,473,765	2,660,867	2,797,537	0	0	28
29	EOM # ACCTS. - SEPTEMBER 2013	405	373	370	0	0	29
30	# OF COLLECTORS / ACCTS PER COLLECTOR	1/405	1/373	2/185	0/0	0/0	30
31	RECURRING PAYMENT PENETRATION %	0.0%	12.9%	5.4%	0.0%	0.0%	31
32	TOTAL FINANCE COLLECTIONS	147,784	137,753	103,979	0	0	32
33	\$ COLLECTED / COLLECTOR	147,784	137,753	51,990	0	0	33
34	\$ COLLECTED / ACTIVE ACCOUNT	365	369	281	0	0	34
35	TOTAL COLLECTIONS %	4.2%	5.3%	3.6%	0.0%	0.0%	35
36							36
37	EOM A/R \$ - JAN 2013 THRU DEC 2013	3,448,024	1,639,011	2,816,983	0	0	37
38	EOM # ACCTS. - JAN 2013 THRU DEC 2013	407	270	375	0	0	38
39	# OF COLLECTORS / ACCTS PER COLLECTOR	1/407	1/270	2/188	0/0	0/0	39
40	RECURRING PAYMENT PENETRATION %	0.0%	20.7%	0.0%	0.0%	0.0%	40
41	TOTAL FINANCE COLLECTIONS	1,813,820	1,555,047	2,132,076	0	0	41
42	\$ COLLECTED / COLLECTOR	1,813,820	1,555,047	1,066,038	0	0	42
43	\$ COLLECTED / ACTIVE ACCOUNT	4,457	5,759	5,686	0	0	43
44	TOTAL COLLECTIONS %	52.0%	53.3%	74.1%	0.0%	0.0%	44
45							45
46	EOM A/R \$ - JAN 2012 THRU DEC 2012	3,205,405	1,121,242	1,549,135	0	0	46
47	EOM # ACCTS. - JAN 2012 THRU DEC 2012	384	191	217	0	0	47
48	# OF COLLECTORS / ACCTS PER COLLECTOR	0/0	1/191	1/217	0/0	0/0	48
49	RECURRING PAYMENT PENETRATION %	0.0%	0.0%	0.0%	0.0%	0.0%	49
50	TOTAL FINANCE COLLECTIONS	1,861,354	1,124,893	836,009	0	0	50
51	\$ COLLECTED / COLLECTOR	0	1,124,893	836,009	0	0	51
52	\$ COLLECTED / ACTIVE ACCOUNT	4,847	5,889	3,853	0	0	52
53	TOTAL COLLECTIONS %	58.6%	86.3%	56.5%	0.0%	0.0%	53
54							54
55							55
56							56
57							57

1	DECEMBER 2014-----						1
2	NUMBER OF LOSS EVENTS	12	60	11	40	48	2
3	PRINCIPAL CHARGE OFF DOLLARS	96,352	528,760	97,689	294,869	281,419	3
4	LESS: COLLATERAL DISPOSITION	27,836	135,159	0	111,781	0	4
5	SALES TAX REFUND	0	0	0	0	19,210	5
6	OTHER REBATES/REFUNDS	0	0	0	0	92,407	6
7	NET CHARGE OFF	68,516	393,601	38,201	260,040	262,919	7
8	NET LOSS / EVENT	5,710	6,560	3,473	6,501	5,477	8
9	BAD DEBT RECOVERY	1,715	12,319	0	0	0	9
10	COLLATERAL RECOVER RATE - MONTH	67.9%	39.7%	21.1%	51.5%	30.1%	10
11	AGE LOAN IN MONTHS/CHARGE OFF	100	100	100	100	100	11
12							12
13	JAN 2014 THRU DEC 2014-----						13
14	NUMBER OF LOSS EVENTS	210	224	86	266	445	14
15	PRINCIPAL CHARGE OFF DOLLARS	1,346,826	1,902,275	494,155	2,082,418	2,594,259	15
16	LESS: COLLATERAL DISPOSITION	356,106	440,152	0	614,044	0	16
17	SALES TAX REFUND	35,581	0	0	375,706	174,705	17
18	OTHER REBATES/REFUNDS	223,498	0	0	246,539	957,942	18
19	NET CHARGE OFF	1,080,108	1,488,566	329,238	1,418,610	2,349,294	19
20	NET LOSS / EVENT	5,710	6,560	3,473	6,501	5,477	20
21	BAD DEBT RECOVERY	2,856	76,688	4,805	654	0	21
22	COLLATERAL RECOVER RATE - YTD	61.4%	53.3%	52.0%	52.5%	37.4%	22
23	AGE LOAN IN MONTHS/CHARGE OFF	100	100	100	100	100	23
24							24
25							25
26	12 MONTH CHARGE OFF FREQUENCY RATE						26
27	12 MO. AVG. # OF ACCOUNTS	386	410	137	412	383	27
28	12 MO. # OF REPOS	210	224	86	266	445	28
29	ROLLING 12 MO. CHARGE OFF RATE	54.40%	54.63%	62.77%	64.56%	116.19%	29
30	12 MO. ROLL. COLLATERAL RECOVERY RATE	61.4%	53.3%	52.0%	52.5%	37.4%	30
31							31
32	TOTAL CREDIT LINE BORROWINGS	1,073,423	928,266	967,662	0	664,880	32
33	A/R FROM BALANCE SHEET	4,294,021	3,898,656	1,089,426	3,717,326	2,547,039	33
34	LEVERAGE RATIO	25.00	23.81	88.82	0.00	26.10	34
35	COST OF FUNDS	0.00	10.00	5.00	0.00	6.75	35
36							36
37	RESERVE FOR BAD DEBT	0	0	0	0	0	37
38	CHANGE IN BAD DEBT PROVISION	0	0	0	0	0	38
39	LOSS COVERAGE (% OF 12 MO. C/O)	0.0%	0.0%	0.0%	0.0%	0.0%	39
40	LOSS COVERAGE (% OF A/R)	0.0%	0.0%	0.0%	0.0%	0.0%	40
41	FIN. CHG.-CHARGE OFF RATIO - DEC 14	125.9%	20.5%	48.1%	74.3%	16.8%	41
42	FIN. CHG.-CHARGE OFF RATIO - 2014 YTD	83.1%	49.5%	74.5%	229.7%	22.8%	42
43							43
44	FINANCE CHARGE INCOME	86,233	80,803	18,357	58,326	44,131	44
45	DISCOUNT INCOME	39,837	0	0	0	60,107	45
46	RECOVERY INCOME	1,715	12,319	0	0	0	46
47	FEES INCOME	515	647	1,241	273	94	47
48	OTHER INCOME	1,470	0	13,959	0	16,691	48
49	TOTAL INCOME	129,770	93,769	33,557	58,599	121,023	49
50	REVENUE / PCT. OF A/R	3.0%	2.3%	3.0%	1.6%	4.6%	50
51							51
52							52
53							53
54							54
55							55
56							56
57							57

				GROUP AVERAGE	BENCHMARK BM	
1	DECEMBER 2014-----					1
2	AVERAGE SALE PRICE	11,206	15,508	10,821	10,194	11,441
3	CASH IN DEAL / GM%	7,774/45.1%	9,678/20.0%	5,281/47.5%	4,873/50.0%	4,635/48.0%
4	AVERAGE DOWN PAYMENT	853	1,403	800	809	761
5	AVERAGE DIP	0	0	0	298	456
6	AVERAGE PAYMENT - WKS	73	97	82	88	91
7	AVERAGE TERM - WKS	150	237	209	166	155
8	AVERAGE INTEREST RATE	24.90	23.10	26.73	25.97	19.48
9						
10	NOVEMBER 2014-----					10
11	AVERAGE SALE PRICE	11,491	13,306	10,646	10,060	11,441
12	CASH IN DEAL / GM%	7,478/42.1%	93,141/10.0%	5,348/47.2%	12,444/53.0%	4,635/48.0%
13	AVERAGE DOWN PAYMENT	1,115	1,424	669	796	761
14	AVERAGE DIP	0	0	0	409	456
15	AVERAGE PAYMENT - WKS	70	96	83	87	91
16	AVERAGE TERM - WKS	154	238	207	165	155
17	AVERAGE INTEREST RATE	24.90	23.20	26.73	26.16	19.48
18						
19	OCTOBER 2014-----					19
20	AVERAGE SALE PRICE	9,944	13,573	10,326	9,810	11,441
21	CASH IN DEAL / GM%	7,372/40.9%	12,363/10.0%	4,817/51.6%	5,244/49.5%	4,635/48.0%
22	AVERAGE DOWN PAYMENT	1,175	1,481	579	801	761
23	AVERAGE DIP	0	0	0	298	456
24	AVERAGE PAYMENT - WKS	63	96	81	87	91
25	AVERAGE TERM - WKS	143	239	201	162	155
26	AVERAGE INTEREST RATE	24.90	23.40	26.73	26.34	19.48
27						
28	-----					
29						
30	DECEMBER 2013-----					30
31	AVERAGE SALE PRICE	9,414	0	0	9,012	11,441
32	CASH IN DEAL / GM%	4,713/28.0%	0/0.0%	0/0.0%	3,621/50.7%	4,635/48.0%
33	AVERAGE DOWN PAYMENT	980	0	0	798	761
34	AVERAGE DIP	0	0	0	342	456
35	AVERAGE PAYMENT - WKS	74	0	0	84	91
36	AVERAGE TERM - WKS	160	0	0	149	155
37	AVERAGE INTEREST RATE	24.90	0.00	0.00	26.13	19.48
38						
39	NOVEMBER 2013-----					39
40	AVERAGE SALE PRICE	8,600	0	0	8,716	11,441
41	CASH IN DEAL / GM%	6,799/40.7%	0/0.0%	0/0.0%	3,810/57.2%	4,635/48.0%
42	AVERAGE DOWN PAYMENT	1,257	0	0	677	761
43	AVERAGE DIP	0	0	0	352	456
44	AVERAGE PAYMENT - WKS	75	0	0	85	91
45	AVERAGE TERM - WKS	162	0	0	147	155
46	AVERAGE INTEREST RATE	24.90	0.00	0.00	26.42	19.48
47						
48	OCTOBER 2013-----					48
49	AVERAGE SALE PRICE	7,979	0	0	8,846	11,441
50	CASH IN DEAL / GM%	5,266/39.7%	0/0.0%	0/0.0%	3,497/57.2%	4,635/48.0%
51	AVERAGE DOWN PAYMENT	1,829	0	0	929	761
52	AVERAGE DIP	0	0	0	322	456
53	AVERAGE PAYMENT - WKS	73	0	0	85	91
54	AVERAGE TERM - WKS	136	0	0	145	155
55	AVERAGE INTEREST RATE	24.90	0.00	0.00	26.49	19.48
56						
57						

1	A/R PRINCIPAL DOLLARS - EOM	4,294,021	1,194,280	3,780,204	4,116,045	1,604,969	1
2	A/R # OF ACTIVE ACCTS - EOM	596	155	448	480	205	2
3	A/R PRINCIPAL DOLLARS - DEC 13	2,909,994	445,285	2,816,983	3,448,024	0	3
4	A/R # OF ACTIVE ACCTS - DEC 13	444	93	375	407	0	4
5	A/R PRINCIPAL GROWTH/LIQUIDATION - \$	1,384,027	748,995	963,221	668,021	1,604,969	5
6	A/R PRINCIPAL GROWTH/LIQUIDATION - %	47.6%	168.2%	34.2%	19.4%	0.0%	6
7	A/R # OF ACCTS GROWTH/LIQUIDATION - #	152	62	73	73	205	7
8	A/R # OF ACCTS GROWTH/LIQUIDATION - %	34.2%	66.7%	19.5%	17.9%	0.0%	8
9							9
10	TOTAL PRINCIPAL COLLECTIONS - DEC 14	116,958	20,904	82,979	98,627	28,219	10
11	PER ACTIVE ACCOUNT	196	135	185	205	138	11
12	PRIN. AS % COLL. - DEC 14	0.57%	0.49%	0.59%	0.51%	0.45%	12
13	TOAL PRINCIPAL COLLECTIONS - 2014 YTD	1,220,930	259,049	1,010,105	948,958	241,590	13
14	PER ACTIVE ACCOUNT	2,049	1,671	2,255	1,977	1,178	14
15	PRIN. AS % COLL. - 2014 YTD	0.59%	0.59%	0.53%	0.50%	0.45%	15
16							16
17	DECEMBER 2014-----						17
18	# OF NEW ORIGINATIONS	20	9	34	36	7	18
19	# OF PAYOFFS	0	6	0	22	1	19
20	# OF CHARGE OFFS - BY REASON						20
21	LOSS OF INCOME	0	0	20	4	2	21
22	LIFE CHANGE	0	1	10	3	0	22
23	MECHANICAL	0	0	0	7	0	23
24	SKIP	0	0	10	0	0	24
25	INSURANCE	3	0	0	5	0	25
26	TOTAL LOSS NO INS.	0	0	0	2	0	26
27	BANKRUPTCY	0	0	0	0	0	27
28	EARLY PAYOFF - INTERNAL	0	0	0	0	0	28
29	EARLY PAYOFF - EXTERNAL	0	0	0	0	0	29
30	OTHER	9	2	0	7	2	30
31	TOTAL # OF CHARGE OFFS	12	3	40	28	4	31
32	GROWTH/LIQUIDATION - # OF ACCTS.	8	0	-6	-14	2	32
33							33
34	JAN 2014 THRU DEC 2014-----						34
35	# OF NEW ORIGINATIONS	532	123	373	486	179	35
36	# OF PAYOFFS	67	41	28	237	14	36
37	# OF CHARGE OFFS - BY REASON						37
38	LOSS OF INCOME	60	0	127	65	12	38
39	LIFE CHANGE	18	5	57	30	0	39
40	MECHANICAL	29	2	19	30	0	40
41	SKIP	22	2	38	16	0	41
42	INSURANCE	5	0	17	16	6	42
43	TOTAL LOSS NO INS.	3	2	8	6	0	43
44	BANKRUPTCY	2	0	2	11	0	44
45	EARLY PAYOFF - INTERNAL	6	0	0	10	0	45
46	EARLY PAYOFF - EXTERNAL	0	0	0	4	0	46
47	OTHER	54	11	9	59	12	47
48	TOTAL # OF CHARGE OFFS	199	22	277	247	30	48
49	GROWTH/LIQUIDATION - # OF ACCTS.	266	60	68	2	135	49
50							50
51							51
52							52
53							53
54							54
55							55
56							56
57							57

				GROUP AVERAGE	BENCHMARK BM		
1	DECEMBER 2014-----					1	
2	CASH FLOW					2	
3	TOTAL DOLLARS COLLECTED \$	477,503	98,370	63,173	185,141	487,539	3
4	TOTAL NET DOWN PAYMENTS \$	17,067	3,000	5,600	13,939	28,940	4
5	TOTAL EXPENSE PAID \$	707,680	420,265	87,575	289,724	474,496	5
6	EQUAL TO CASH FLOW \$	-213,110	-318,895	-18,802	-90,643	41,983	6
7							7
8	INTEREST INCOME COLLECTED \$	18,357	37,827	34,000	52,551	135,160	8
9	INSURANCE INCOME \$	1,241	173	954	1,028	1,851	9
10	DISCOUNT INCOME \$	0	15,135	0	36,922	67,580	10
11	OTHER INCOME \$	13,959	0	44	4,852	1,772	11
12	RECOVERY INCOME \$	0	0	0	3,925	2,900	12
13	TOTAL \$	33,557	53,135	34,998	73,344	209,263	13
14							14
15	NOVEMBER 2014-----						15
16	CASH FLOW						16
17	TOTAL DOLLARS COLLECTED \$	388,070	87,648	54,499	164,491	487,539	17
18	TOTAL NET LOAN ADVANCE \$	30,100	4,258	8,700	15,972	28,940	18
19	TOTAL EXPENSE PAID \$	373,751	742,289	150,664	325,912	474,496	19
20	EQUAL TO CASH FLOW \$	44,419	-650,383	-87,465	-145,449	41,983	20
21							21
22	INTEREST INCOME COLLECTED \$	17,536	35,032	30,540	48,516	135,160	22
23	INSURANCE INCOME \$	913	125	573	977	1,851	23
24	DISCOUNT INCOME \$	0	15,709	0	29,674	67,580	24
25	OTHER INCOME \$	2,724	0	50	2,146	1,772	25
26	RECOVERY INCOME \$	0	0	0	5,433	2,900	26
27	TOTAL \$	21,173	50,866	31,163	67,584	209,263	27
28							28
29	OCTOBER 2014-----						29
30	CASH FLOW						30
31	TOTAL DOLLARS COLLECTED \$	404,307	194,500	60,140	201,737	487,539	31
32	TOTAL NET LOAN ADVANCE \$	24,665	4,200	8,099	17,486	28,940	32
33	TOTAL EXPENSE PAID \$	325,986	859,608	150,205	330,122	474,496	33
34	EQUAL TO CASH FLOW \$	102,986	-660,908	-81,966	-110,899	41,983	34
35							35
36	INTEREST INCOME COLLECTED \$	20,045	43,537	33,208	53,055	135,160	36
37	INSURANCE INCOME \$	1,062	335	1,093	1,037	1,851	37
38	DISCOUNT INCOME \$	0	32,353	0	35,926	67,580	38
39	OTHER INCOME \$	2,236	0	50	2,462	1,772	39
40	RECOVERY INCOME \$	400	0	0	1,387	2,900	40
41	TOTAL \$	23,743	76,225	34,351	71,194	209,263	41
42							42
43	JAN 2014 THRU DEC 2014-----						43
44	CASH FLOW						44
45	TOTAL DOLLARS COLLECTED \$	4,532,576	1,061,950	1,285,573	2,074,231	5,850,468	45
46	TOTAL NET LOAN ADVANCE \$	314,121	144,480	167,689	266,058	347,280	46
47	TOTAL EXPENSE PAID \$	5,263,887	6,464,876	1,695,323	18,462,643	5,693,952	47
48	EQUAL TO CASH FLOW \$	-417,190	-5,258,446	-242,061	-16,122,355	503,796	48
49							49
50	INTEREST INCOME COLLECTED \$	245,327	430,435	273,488	570,855	1,621,920	50
51	INSURANCE INCOME \$	12,414	4,201	7,976	10,943	22,212	51
52	DISCOUNT INCOME \$	0	203,262	0	321,882	810,960	52
53	OTHER INCOME \$	47,982	0	2,479	27,434	21,264	53
54	RECOVERY INCOME \$	4,805	21,500	0	17,364	34,800	54
55	TOTAL \$	310,528	659,398	283,943	776,873	2,511,156	55
56							56
57							57

				GROUP AVERAGE	BENCHMARK BM	
1	INVENTORY SOURCES					1
2	TOTAL UNITS	69	138	54	96	82
3	TOTAL DOLLARS	239,860	1,201,406	313,096	510,677	451,620
4						
5	PURCHASES					
6	#	37	52	18	60	58
7	\$'s	167,694	560,057	109,025	349,631	402,467
8	PERCENT #'s / PERCENT \$'S	53.6%/69.9%	37.7%/46.6%	33.3%/34.8%	51.5%/55.9%	70.7%/89.1%
9						
10	TRADE					
11	#	4	1	0	4	9
12	\$'S	5,783	9,449	0	12,196	8,802
13	PERCENT #'s / PERCENT \$'S	5.8%/2.4%	0.7%/0.8%	0.0%/0.0%	3.7%/1.7%	11.0%/1.9%
14						
15	REPO					
16	#	26	4	4	13	15
17	\$'S	55,883	4,498	18,000	36,283	40,351
18	PERCENT #'s / PERCENT \$'S	37.7%/23.3%	2.9%/0.4%	7.4%/5.7%	17.0%/12.6%	18.3%/8.9%
19						
20	STAFFING					
21	DEALER	0.0	1.0	1.0	1.11	1.0
22	SUPERVISION	1.0	0.0	0.0	1.55	3.0
23	BUYER	0.0	0.0	0.0	1.0	0.0
24	SALES	2.0	3.0	1.0	2.08	4.0
25	F & I	0.0	0.0	0.0	1.0	0.0
26	TECHNICIAN	1.0	2.0	1.0	2.25	2.0
27	CLERICAL	0.0	2.0	0.0	1.45	2.0
28	COLLECTIONS	1.0	0.0	0.0	1.69	3.0
29	BUSINESS DEVELOPMENT (BDC)	0.0	0.0	0.0	1.0	0.0
30	OTHER	0.0	2.0	0.0	1.58	2.0
31	TOTAL STAFF	5.0	10.0	3.0	9.42	17.0
32						
33	DECEMBER 2014-----					
34	NUMBER OF APPLICATIONS SUBMITTED	40	0	11	57	127
35	AD DOLLARS PER SUBMISSION	9	0	54	84	85
36	NUMBER OF APPLICATIONS APPROVED	16	0	7	33	64
37	% APPROVAL	40.0%	0.0%	63.6%	61.7%	50.4%
38	NUMBER OF APPLICATIONS CONDITIONED	23	0	4	15	45
39	% CONDITIONED	57.5%	0.0%	36.4%	27.7%	35.4%
40	NUMBER OF APPLICATIONS TURNED DOWN	1	0	4	17	18
41	% TURN DOWN	2.5%	0.0%	36.4%	29.9%	14.2%
42	NUMBER OF APPLICATIONS DELIVERED	12	0	7	23	51
43	% DELIVERED	30.0%	0.0%	63.6%	42.8%	40.2%
44						
45	JAN 2014 THRU DEC 2014-----					
46	NUMBER OF APPLICATIONS SUBMITTED	479	0	296	827	1,524
47	AD DOLLARS PER SUBMISSION	24	0	66	57	85
48	NUMBER OF APPLICATIONS APPROVED	315	0	196	482	768
49	% APPROVAL	65.8%	0.0%	66.2%	62.5%	50.4%
50	NUMBER OF APPLICATIONS CONDITIONED	190	0	99	169	540
51	% CONDITIONED	39.7%	0.0%	33.4%	19.7%	35.4%
52	NUMBER OF APPLICATIONS TURNED DOWN	53	0	102	222	216
53	% TURN DOWN	11.1%	0.0%	34.5%	26.2%	14.2%
54	NUMBER OF APPLICATIONS DELIVERED	163	0	184	302	612
55	% DELIVERED	34.0%	0.0%	62.2%	43.6%	40.2%
56						
57						

RANK	PAGE 1	PAGE 2	PAGE 3	PAGE 4	PAGE 5	PAGE 6	PAGE 7	PAGE 8	PAGE 9	PAGE 10	PAGE 11	PAGE 12	PAGE 13	PAGE 14	PAGE 15	PAGE 16	PAGE 17	PAGE 18	PAGE 19	PAGE 21
1	43 44.7%	46 518.5%	43 74.3%	22 47.0%	45 6,192	46 1,540	26 448	26 406/298	22 511/380	43 549	45 545/50	48 187/13	43 10.12	43 10.17%	35 100.00%	46 9.4%/16.1%	48 6.5%	53 23.8%	55 15.11%	35 0.76%
2	22 35.4%	43 254.1%	35 70.2%	48 39.3%	43 5,759	26 753	54 482	45 415/471	48 675/560	BM 600	05 604/48	26 388/12	05 8.30	55 10.75%	43 99.94%	55 2.1%/13.6%	53 6.0%	AVG 6.8%	46 17.39%	BM 0.71%
3	05 29.8%	05 164.5%	45 59.7%	46 32.5%	22 5,551	22 697	22 596	05 450/475	55 929/2,202	48 723	48 652/45	55 397/64	BM 8.28	22 15.28%	22 99.37%	54 5.9%/17.8%	22 5.5%	48 6.0%	54 20.93%	55 0.69%
4	BM 25.5%	53 101.4%	22 59.5%	05 31.2%	35 5,523	BM 600	BM 600	40 499/403	BM 981/536	40 769	53 675/112	43 498/38	35 5.59	35 15.86%	48 99.08%	BM 8.1%/26.3%	BM 5.3%	22 5.9%	22 31.05%	22 0.66%
5	45 24.2%	22 80.6%	05 53.8%	45 26.4%	BM 5,443	AVG 576	48 635	35 585/838	53 .046/2,04	46 807	26 752/23	BM 522/24	40 4.10	BM 17.81%	45 98.63%	05 0.6%/41.2%	55 5.0%	BM 5.3%	BM 31.58%	48 0.64%
6	26 21.4%	AVG 65.7%	26 52.6%	BM 26.4%	05 5,165	43 538	45 672	48 627/520	40 1,047/845	55 808	43 762/58	40 524/26	AVG 4.06	26 23.50%	05 97.50%	22 7.3%/31.1%	45 4.9%	35 5.3%	26 38.61%	53 0.64%
7	40 20.2%	45 2.5%	AVG 51.6%	26 25.0%	46 4,967	05 519	43 722	22 660/491	45 .084/1,23	53 851	40 850/43	05 525/42	55 4.02	45 23.89%	26 96.00%	40 9.6%/39.9%	AVG 4.8%	26 4.8%	05 41.30%	26 0.63%
8	AVG 17.2%	BM 0.0%	53 50.5%	55 18.9%	26 4,813	45 466	AVG 766	55 754/1,789	35 .116/1,59	05 874	35 925/74	53 608/101	26 3.13	46 27.61%	BM 95.70%	53 0.1%/51.4%	40 4.8%	40 4.7%	48 43.97%	45 0.62%
9	54 14.8%	54 0.0%	46 50.2%	53 18.9%	AVG 4,755	55 349	35 775	AVG 786/890	26 1,130/828	26 874	BM 946/43	22 778/35	53 3.01	05 28.41%	AVG 93.77%	26 3.1%/38.6%	05 4.6%	46 4.5%	AVG 46.74%	AVG 0.61%
10	46 11.3%	55 0.0%	40 50.1%	AVG 15.3%	40 4,640	40 308	05 823	53 843/1,651	05 .143/1,20	AVG 884	22 1,089/49	AVG 939/61	45 2.55	AVG 32.11%	55 91.20%	AVG 4.3%/45.9%	35 4.6%	05 4.3%	40 54.40%	40 0.59%
11	48 6.2%	26 -7.8%	48 50.1%	35 0.0%	53 4,252	48 303	40 884	BM 946/517	AVG .150/1,28	22 948	AVG 1,275/91	45 976/90	48 2.43	48 36.94%	54 91.11%	45 4.6%/50.3%	26 4.2%	45 4.3%	45 54.63%	46 0.59%
12	53 4.3%	40 -15.7%	BM 48.0%	40 0.0%	54 3,917	53 288	46 917	43 1,064/919	43 .578/1,36	45 1,046	55 1,703/275	46 1,007/58	46 2.19	53 43.86%	40 90.62%	43 6.4%/64.4%	54 4.0%	43 4.0%	53 62.77%	43 0.53%
13	55 0.1%	48 -49.1%	54 40.7%	43 -14.9%	48 3,804	35 0	55 925	54 .248/1,10	54 .667/1,47	54 1,099	54 2,976/102	35 1,527/121	22 1.79	54 49.00%	46 81.94%	48 8.0%/43.7%	46 3.7%	55 0.0%	43 64.56%	05 0.50%
14	35 -5.7%	35 -391.9%	55 7.4%	54 -71.4%	55 2,473	54 0	53 1,314	46 .883/1,72	46 .873/1,71	35 1,257	46 3,761/218	54 3,851/131	54 1.52	40 100.01%	53 79.88%	35 5.0%/142.9	43 3.7%	54 0.0%	35 116.19%	54 0.45%