Experian **Automotive**

AutoCount® lender risk sample reports

A guide to understanding your market at the risk level

Are you securing financing for your entire spectrum of customers?

AutoCount for Lenders provides the only combination of state Department of Motor Vechicles – sourced market share data, credit information and NADA Used Car Guide vehicle valuation data available in the industry today.

Key benefits:

- Get the most profitable loans from dealers.
- Understand risk profiles and competitive market by dealer.
- See the credit quality other lenders are buying.
- Understand how consumer finance patterns change and vary by marketplace.
- Identify how credit quality differs from one market to the next and gain profitability.

Going forward

For your reference, sample lender reports are provided on the following pages. For more information on how you can benefit from the AutoCount Lender Risk Report,℠ call us toll-free at 1 800 679 8807 or visit our Website at www.autocount.com.

Market share analysis report

Average market share

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

Risk Average Summary - Market Share
Franchise and Independent Dealers. New & Used Vehicles
SAMPLE DATA
July 2012

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

	Average Score			Total Scored					
Lender	Total	New	Used	Total	*Mkt %	New	New Mkt %	Used	Used Mkt %
Market Totals	686	739	646	14208	100.00%	6021	100.00%	8187	100.00%
ALLY	697	713	671	1142	8.04%	718	11.92%	424	5.18%
WORLD OMNI FINANCIAL	747	754	701	911	6.41%	796	13.22%	115	1.40%
FORD MOTOR CREDIT	743	758	698	703	4.95%	523	8.69%	180	2.20%
CAPITAL ONE AUTO FINANCE	664	693	647	668	4.70%	244	4.05%	424	5.18%
SUNTRUST BANK	753	754	752	645	4.54%	331	5.50%	314	3.84%
WELLS FARGO DEALER SERVICES	672	680	669	603	4.24%	138	2.29%	465	5.68%
HYUNDAI CAPITAL AMERICA	738	747	672	482	3.39%	425	7.06%	57	0.70%
SANTANDER CONSUMER FINANCE	586	608	580	476	3.35%	96	1.59%	380	4.64%

In the average market share:

- 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.

Market share analysis report

Average market share score summary

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

Risk Market Share Summary
Franchise and Independent Dealers. New & Used Vehicles
SAMPLE DATA
July 2012
* Mkt % = Market Share ** = Cannot display score due to low volume

	Average Score			Total Scored		300 - 619		620-679		680-739		740-900	
Lender	Total	New	Used	Total	*Mkt %	Total	*Mkt %	Total	*Mkt %	Total	*Mkt %	Total	*Mkt %
Market Totals	686	739	646	14208	100.00%	2802	100.00%	3696	100.00%	3248	100.00%	3403	100.00%
ALLY	697	713	671	1142	8.04%	187	6.67%	426	11.53%	289	8.90%	230	6.76%
WORLD OMNI FINANCIAL	747	754	701	911	6.41%	61	2.18%	239	6.47%	274	8.44%	335	9.84%
FORD MOTOR CREDIT	743	758	698	703	4.95%	65	2.32%	168	4.55%	196	6.03%	269	7.90%
CAPITAL ONE AUTO FINANCE	664	693	647	668	4.70%	195	6.96%	238	6.44%	123	3.79%	102	3.00%
SUNTRUST BANK	753	754	752	645	4.54%	34	1.21%	129	3.49%	250	7.70%	228	6.70%
WELLS FARGO DEALER SERVICES	672	680	669	603	4.24%	120	4.28%	266	7.20%	136	4.19%	72	2.12%
HYUNDAI CAPITAL AMERICA	738	747	672	482	3.39%	56	2.00%	115	3.11%	133	4.09%	176	5.17%
SANTANDER CONSUMER FINANCE	586	608	580	476	3.35%	264	9.42%	157	4.25%	18	0.55%	6	0.18%

In the average market share score summary:

- 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.

Market share analysis report

Average market share score details

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

Risk Market Share Details
Franchise and Independent Dealers. New & Used Vehicles
SAMPLE DATA
July 2012
*** Mkt % = Market ** = Cannot display score due to low volume**

		Average Score			Total Scored		300 - 619		620-679		680-739		740-900	
Lender	Dealer	Total	New	Used	Total	*Mkt %	Total	*Mkt %	Total	*Mkt %	Total	*Mkt %	Total	*Mkt %
	Market Totals	686	739	646	14208	100.00%	2802	100.00%	3696	100.00%	3248	100.00%	3403	100.00%
LENDER NAME	UNIVERSAL HYUNDAI UNIVERSAL NISSAN	727	731	724	43	31.85%	1	50.00%	21	41.18%	11	23.40%	10	28.57%
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	17.78%	0		9	17.65%	10	21.28%	5	14.29%
LENDER NAME	NAPLETON'S CLERMONT CHRYSLER JEEP DC	739	739		11	8.15%	0		4	7.84%	4	8.51%	3	8.57%
LENDER NAME	CECIL CLARK CHEVROLET INC	792	792		7	5.19%	0		0		3	6.38%	4	11.43%
LENDER NAME	CLASSIC HONDA	789	789		4	2.96%	0		0		2	4.26%	2	5.71%
LENDER NAME	FIELDS CHRYSLER JEEP DODGE RAM	688	610	714	4	2.96%	0		2	3.92%	2	4.26%	0	
LENDER NAME	SPORT MAZDA	804	804		4	2.96%	0		0		1	2.13%	3	8.57%
LENDER NAME	24 Dealer(s) with 3 or less	731	743	713	38	28.15%	1	50.00%	15	29.41%	14	29.79%	8	22.86%
LENDER NAME	**Totals**	**737**	**749**	**716**	**135**	**100.00%**	**2**	**100.00%**	**51**	**100.00%**	**47**	**100.00%**	**35**	**100.00%**

In the average market share score details:

- 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.

Market share analysis report

Average distribution summary

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

Risk Average Summary - Distribution
Franchise and Independent Dealers. New & Used Vehicles
SAMPLE DATA
July 2012

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

	Average Score			Total Scored					
Lender	**Total**	**New**	**Used**	**Total**	***Mkt %**	**New**	**New Dist. %**	**Used**	**Used Dist. %**
Market Totals	**686**	**739**	**646**	**14208**	**100.00%**	**6021**	**42.38%**	**8187**	**57.62%**
ALLY	697	713	671	1142	8.04%	718	62.87%	424	37.13%
WORLD OMNI FINANCIAL	747	754	701	911	6.41%	796	87.38%	115	12.62%
FORD MOTOR CREDIT	743	758	698	703	4.95%	523	74.40%	180	25.60%
CAPITAL ONE AUTO FINANCE	664	693	647	668	4.70%	244	36.53%	424	63.47%
SUNTRUST BANK	753	754	752	645	4.54%	331	51.32%	314	48.68%
WELLS FARGO DEALER SERVICES	672	680	669	603	4.24%	138	22.89%	465	77.11%
HYUNDAI CAPITAL AMERICA	738	747	672	482	3.39%	425	88.17%	57	11.83%
SANTANDER CONSUMER FINANCE	586	608	580	476	3.35%	96	20.17%	380	79.83%

In the average distribution summary:

- 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.

Market share analysis report

Average distribution score summary

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
SAMPLE DATA
July 2012

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

	Average Score			Total Scored		300 - 619		620-679		680-739		740-900	
Lender	Total	New	Used	Total	*Mkt %	Total	*Dist. %	Total	*Dist. %	Total	*Dist. %	Total	*Dist. %
Market Totals	686	739	646	14208	100.00%	2802	19.72%	3696	26.01%	3248	22.86%	3403	23.95%
ALLY	697	713	671	1142	8.04%	187	16.37%	426	37.30%	289	25.31%	230	20.14%
WORLD OMNI FINANCIAL	747	754	701	911	6.41%	61	6.70%	239	26.23%	274	30.08%	335	36.77%
FORD MOTOR CREDIT	743	758	698	703	4.95%	65	9.25%	168	23.90%	196	27.88%	269	38.26%
CAPITAL ONE AUTO FINANCE	664	693	647	668	4.70%	195	29.19%	238	35.63%	123	18.41%	102	15.27%
SUNTRUST BANK	753	754	752	645	4.54%	34	5.27%	129	20.00%	250	38.76%	228	35.35%
WELLS FARGO DEALER SERVICES	672	680	669	603	4.24%	120	19.90%	266	44.11%	136	22.55%	72	11.94%
HYUNDAI CAPITAL AMERICA	738	747	672	482	3.39%	56	11.62%	115	23.86%	133	27.59%	176	36.51%
SANTANDER CONSUMER FINANCE	586	608	580	476	3.35%	264	55.46%	157	32.98%	18	3.78%	6	1.26%

In the average distribution score summary:

- 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.

Market share analysis report

Average distribution score details

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

Risk Distribution Details
Franchise and Independent Dealers. New & Used Vehicles
SAMPLE DATA
July 2012
* Mkt % = Market ** = Cannot display score due to low volume
* Dist. % = Distribution Share

		Average Score			Total Scored		300 - 619		620-679		680-739		740-900	
Lender	Dealer	Total	New	Used	Total	*Mkt %	Total	*Dist. %	Total	*Dist. %	Total	*Dist. %	Total	*Dist. %
	Market Totals	686	739	646	14208	100.00%	2802	19.72%	3696	26.01%	3248	22.86%	3403	23.95%
LENDER NAME	UNIVERSAL HYUNDAI	727	731	724	43	31.85%	1	2.33%	21	48.84%	11	25.58%	10	23.26%
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	17.78%	0	0.00%	9	37.50%	10	41.67%	5	20.83%
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739		11	8.15%	0	0.00%	4	36.36%	4	36.36%	3	27.27%
LENDER NAME	CECIL CLARK CHEVROLET INC	792	792		7	5.19%	0	0.00%	0	0.00%	3	42.86%	4	57.14%
LENDER NAME	CLASSIC HONDA	789	789		4	2.96%	0	0.00%	0	0.00%	2	50.00%	2	50.00%
LENDER NAME	FIELDS CHRYSLER JEEP DODGE RAM	688	610	714	4	2.96%	0	0.00%	2	50.00%	2	50.00%	0	0.00%
LENDER NAME	SPORT MAZDA	804	804		4	2.96%	0	0.00%	0	0.00%	1	25.00%	3	75.00%
LENDER NAME	24 Dealer(s) with 3 or less	731	743	713	38	28.15%	1	2.63%	15	39.47%	14	36.84%	8	21.05%
LENDER NAME	Totals	737	749	716	135	100.00%	2	1.48%	51	37.78%	47	34.81%	35	25.93%

In the average distribution score details:

- 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.

Loan analysis report

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.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Market Share		Avg. Amt Financed			Avg. Mo. Pmt.			Avg. Term			Avg. Rate		
Lender	Dealer	TOTAL	NEW	USED	TOTAL	MARKET SHARE	TOTAL	NEW	USED	TOTAL	NEW	USED	TOTAL	NEW	USED	TOTAL	NEW	USED
Market Totals		**706**	**740**	**675**	11190	100.00%	$21,007	$24,712	$17,661	$384	$424	$349	64	66	63	7.72%	5.20%	9.74%
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	4.65%	$20,469	$20,469		$333	$333		70	70		5.06%	5.06%	
LENDER NAME	CLASSIC HONDA	789	789	**	4	3.10%	$23,593	$23,593		$374	$374		71	71		3.51%	3.51%	
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	18.60%	$23,336	$25,782	$17,395	$364	$395	$290	74	77	68	5.36%	5.05%	6.09%
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	8.53%	$27,698	$27,698		$415	$415		78	78		4.71%	4.71%	
LENDER NAME	SPORT MAZDA	804	804	**	4	3.10%	$20,324	$20,324		$319	$319		70	70		4.04%	4.04%	
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	31.78%	$23,065	$25,944	$20,812	$359	$386	$337	75	78	73	5.47%	4.92%	5.91%
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	30.23%	$21,635	$24,027	$18,196	$350	$372	$319	71	75	66	5.74%	5.13%	6.62%
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**1.15%**	**$22,889**	**$24,832**	**$19,382**	**$360**	**$380**	**$324**	**74**	**76**	**70**	**5.34%**	**4.88%**	**6.18%**

In the attribute summary:

- 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 Amount Financed, Average Monthly Payment, Average Term and Average Rate.

Loan analysis report

Amount financed 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.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Counts			Average Amount Financed					
Lender	Dealer	TOTAL	NEW	USED	TOTAL	NEW	USED	$2,500-$5,000	$5,000-$7,499	$7,500-$9,999	$10,000-$12,499	$12,500-$14,999	$15,000-$17,499
Market Totals		706	740	675	11,220	5,319	5,901	90	319	580	841	1,164	1,399
Average Score		-	-	-	0	0	0	663	673	680	685	688	686
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	6	0	0	0	0	1	0	1
LENDER NAME	CLASSIC HONDA	789	789	**	4	4	0	0	0	0	0	0	0
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	17	7	0	1	0	1	1	1
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	11	0	0	0	0	0	0	0
LENDER NAME	SPORT MAZDA	804	804	**	4	4	0	0	0	1	0	0	0
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	18	23	0	0	0	0	4	1
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	23	16	0	0	3	1	5	2
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**83**	**46**	**0**	**1**	**4**	**3**	**10**	**5**

In the amount financed distribution:

- 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.

Market share analysis report

Monthly payment distribution

This report allows lenders to see the "average monthly payment" loan attribute distributed across pre-defined score ranges.

Monthly Payment Details
Franchise and Independent Dealers. New and Used Vehicles.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Volume			Average Monthly Payment							
Lender	Dealer	TOTAL	NEW	USED	TOTAL	NEW	USED	$1-$249	$250-$274	$275-$299	$300-$324	$325-$349	$350-$374	$375-$399	$400-$424
Market Totals		**706**	**740**	**675**	11,221	5,319	5,902	1,698	752	855	883	883	987	920	704
Average Score		-	-	-	0	0	0	729	713	701	689	696	697	697	699
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	6	0	1	1	0	1	1	0	0	1
LENDER NAME	CLASSIC HONDA	789	789	**	4	4	0	0	0	0	1	2	0	0	0
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	17	7	3	1	3	2	2	1	6	1
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	11	0	0	0	1	0	0	4	1	1
LENDER NAME	SPORT MAZDA	804	804	**	4	4	0	1	0	0	1	0	1	0	1
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	18	23	5	2	3	5	2	8	6	3
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	23	16	7	1	5	4	4	6	5	0
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**83**	**46**	**17**	**5**	**12**	**14**	**11**	**20**	**18**	**7**

In the monthly payment distribution:

- 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.

Market share analysis report

Rate distribution

This report allows lenders to see the "average rate" loan attribute distributed across pre-defined score ranges.

Loan Rate Details
Franchise and Independent Dealers. New and Used Vehicles.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Volume			Average Rate						
Lender	Dealer	TOTAL	NEW	USED	TOTAL	NEW	USED	0%	0.01%-1.00%	1.01%-2.50%	2.50%-5.00%	5.01%-5.50%	5.51%-6.00%	6.01%-6.50%
Market Totals		**706**	**740**	**675**	11,191	5,310	5,881	11	372	847	3,638	481	492	419
Average Score		-	-	-	0	0	0	701	755	796	771	740	719	709
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	6	0	0	0	0	4	1	0	0
LENDER NAME	CLASSIC HONDA	789	789	**	4	4	0	0	0	0	4	0	0	0
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	17	7	0	0	1	9	2	6	3
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	11	0	0	0	1	4	2	2	2
LENDER NAME	SPORT MAZDA	804	804	**	4	4	0	0	0	1	2	0	0	0
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	18	23	0	0	0	16	3	6	8
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	23	16	0	0	0	16	6	6	3
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**83**	**46**	**0**	**0**	**3**	**55**	**14**	**20**	**16**

In the rate distribution:

- 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.

Market share analysis report

Term distribution

This report allows lenders to see the "average term" loan attribute distributed across pre-defined score ranges.

Average Term Details
Franchise and Independent Dealers. New and Used Vehicles.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Volume			Average Term								
Lender	Dealer	TOTAL	NEW	USED	TOTAL	NEW	USED	1 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72	73 - 84	85 - 96	97+
Market Totals		**706**	**740**	**675**	11,220	5,319	5,901	10	80	583	849	2,724	4,708	2,200	36	4
Average Score		-	-	-	0	0	0	653	676	729	694	734	691	701	749	821
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	6	0	0	0	0	0	0	2	4	0	0
LENDER NAME	CLASSIC HONDA	789	789	**	4	4	0	0	0	0	0	0	2	2	0	0
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	17	7	0	0	0	0	3	3	10	8	0
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	11	0	0	0	0	0	1	3	1	6	0
LENDER NAME	SPORT MAZDA	804	804	**	4	4	0	0	0	0	1	0	1	2	0	0
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	18	23	0	0	0	0	1	7	27	6	0
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	23	16	0	0	0	2	5	6	22	4	0
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**83**	**46**	**0**	**0**	**0**	**3**	**10**	**24**	**68**	**24**	**0**

In the term distribution:

- 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.

Market share analysis report

Amount financed range

This set of reports allows lenders to analyze and compare the "average amount financed" by customizable risk tiers.

Range Report - Amount Financed Details
Franchise and Independent Dealers. New and Used Vehicles.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Market Share		Band 1	Band 2	Band 3	Band 4	Band 5	Band 6
Lender	Dealer	TOTAL	NEW	USED	TOTAL	MARKET SHARE	300-399	400-499	500-599	600-699	700-799	800-900
Market Totals		**706**	**675**		**11,220**	**100.00%**	**$12,581**	**$14,693**	**$17,447**	**$20,976**	**$22,449**	**$22,585**
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	4.65%					$18,446	$21,482
LENDER NAME	CLASSIC HONDA	789	789	**	4	3.10%					$21,685	$25,502
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	18.60%				$22,487	$23,313	$24,912
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	8.53%				$27,893	$30,841	$23,249
LENDER NAME	SPORT MAZDA	804	804	**	4	3.10%					$24,027	$19,090
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	31.78%			$24,548	$23,181	$22,669	$23,130
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	30.23%			$15,029	$20,335	$22,829	$22,994
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**1.15%**			**$19,789**	**$22,509**	**$23,391**	**$22,959**

In the amount financed range:

- 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.

Market share analysis report

Monthly payment range

This set of reports allows lenders to analyze and compare the "monthly payment" by customizable risk tiers.

Range Report - Monthly Payment Details
Franchise and Independent Dealers. New and Used Vehicles.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Market Share		Band 1	Band 2	Band 3	Band 4	Band 5	Band 6
Lender	Dealer	TOTAL	NEW	USED	TOTAL	MARKET SHARE	300-399	400-499	500-599	600-699	700-799	800-900
Market Totals		**706**	**675**		**11,221**	**100.00%**	**$310**	**$376**	**$385**	**$380**	**$380**	**$394**
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	4.65%					$294	$354
LENDER NAME	CLASSIC HONDA	789	789	**	4	3.10%					$329	$421
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	18.60%				$365	$353	$390
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	8.53%				$429	$430	$377
LENDER NAME	SPORT MAZDA	804	804	**	4	3.10%					$362	$305
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	31.78%			$397	$365	$348	$354
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	30.23%			$245	$355	$359	$337
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**1.15%**			**$321**	**$367**	**$357**	**$357**

In the monthly payment range:

- 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.

Market share analysis report

Loan term range

This set of reports allows lenders to analyze and compare the "average term" by customizable risk tiers.

Range Report - Loan Term Details
Franchise and Independent Dealers. New and Used Vehicles.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Market Share		Band 1	Band 2	Band 3	Band 4	Band 5	Band 6
Lender	Dealer	TOTAL	NEW	USED	TOTAL	MARKET SHARE	300-399	400-499	500-599	600-699	700-799	800-900
Market Totals		**706**	**675**		**11,191**	**100.00%**	**67**	**58**	**63**	**67**	**66**	**62**
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	4.65%					75	68
LENDER NAME	CLASSIC HONDA	789	789	**	4	3.10%					74	69
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	18.60%				73	75	77
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	8.53%				79	85	68
LENDER NAME	SPORT MAZDA	804	804	**	4	3.10%					84	66
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	31.78%			76	76	76	75
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	30.23%			76	66	73	80
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**1.15%**			**76**	**73**	**76**	**74**

In the loan term range:

- 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.

Market share analysis report

Rate range

This set of reports allows lenders to analyze and compare the "average rate" by customizable risk tiers.

Range Report - Loan Rate Details
Franchise and Independent Dealers. New and Used Vehicles.
SAMPLE DATA
July 2012
Scorex PLUS (TM): 300 - 900

		Average Score			Market Share		Band 1	Band 2	Band 3	Band 4	Band 5	Band 6
Lender	Dealer	TOTAL	NEW	USED	TOTAL	MARKET SHARE	300-399	400-499	500-599	600-699	700-799	800-900
Market Totals		706	675		11,191	100.00%	20.00%	18.31%	15.17%	8.55%	4.63%	3.48%
LENDER NAME	CECIL CLARK CHEVROLET INC	802	802	**	6	4.65%					5.50%	4.75%
LENDER NAME	CLASSIC HONDA	789	789	**	4	3.10%					3.50%	3.50%
LENDER NAME	COGGIN HONDA OF ORLANDO	739	754	700	24	18.60%				6.44%	4.30%	5.80%
LENDER NAME	NAPLETON'S CLERMONT CJD	739	739	**	11	8.53%				5.75%	4.75%	3.00%
LENDER NAME	SPORT MAZDA	804	804	**	4	3.10%					7.00%	3.00%
LENDER NAME	UNIVERSAL HYUNDAI	727	731	723	41	31.78%			7.00%	5.90%	5.09%	4.78%
LENDER NAME	25 Dealer(s) with 3 or less	724	743	696	39	30.23%			6.95%	6.40%	5.27%	5.07%
LENDER NAME	**Totals**	**737**	**752**	**710**	**129**	**1.15%**			**7.00%**	**6.14%**	**4.98%**	**4.58%**

In the rate range:

- 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.

Are you developing loan products that meet your market need?

AutoCount Risk Report® provides lenders a deeper understanding or 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 Code™ 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.

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