

# Lender Analysis

## Michael Conahan / Dashboard Reports Dealer Group

Date Range : 3/1/2020 to 3/31/2020

Filtered On Type(s) : Retail

Filtered on Status : Processed, Approved

Including Class : New, Used and Trxn : Finance, Lease, Cash, Balloon

	NEW			USED			TOTAL
	FINANCE	LEASE	TOTAL	FINANCE	LEASE	TOTAL	
ALLY FINANCIAL							
# Contract Units	0	0	0	3	0	3	3
Contract Volume	\$0.00	\$0.00	\$0.00	\$50,123.65	\$0.00	\$50,123.65	\$50,123.65
Avg. Contract	\$0.00	\$0.00	\$0.00	\$16,707.88	\$0.00	\$16,707.88	\$16,707.88
Avg Term	0	0	0	65	0	65	65
Avg Rate Spread	0.00	0.00	0.00	1.82	0.00	1.82	1.82
Avg Finance Reserve	\$0.00	\$0.00	\$0.00	\$656.41	\$0.00	\$656.41	\$656.41
% of Finance Deals	0.00 %	0.00 %	0.00 %	15.00 %	0.00 %	15.00 %	7.69 %
% of Finance Volume	0.00 %	0.00 %	0.00 %	9.77 %	0.00 %	9.77 %	7.33 %
Average Cash Down	\$0.00	\$0.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00
Average Front Gross	\$0.00	\$0.00	\$0.00	\$1,287.22	\$0.00	\$1,287.22	\$1,287.22
Average Finance Income	\$0.00	\$0.00	\$0.00	\$1,723.41	\$0.00	\$1,723.41	\$1,723.41

<b>CAPITAL ONE AUTO FINANCE</b>							
# Contract Units	0	0	0	1	0	1	1
Contract Volume	\$0.00	\$0.00	\$0.00	\$22,419.92	\$0.00	\$22,419.92	\$22,419.92
Avg. Contract	\$0.00	\$0.00	\$0.00	\$22,419.92	\$0.00	\$22,419.92	\$22,419.92
Avg Term	0	0	0	72	0	72	72
Avg Rate Spread	0.00	0.00	0.00	1.85	0.00	1.85	1.85
Avg Finance Reserve	\$0.00	\$0.00	\$0.00	\$1,135.01	\$0.00	\$1,135.01	\$1,135.01
% of Finance Deals	0.00 %	0.00 %	0.00 %	5.00 %	0.00 %	5.00 %	2.56 %
% of Finance Volume	0.00 %	0.00 %	0.00 %	4.37 %	0.00 %	4.37 %	3.28 %
Average Cash Down	\$0.00	\$0.00	\$0.00	\$1,100.00	\$0.00	\$1,100.00	\$1,100.00
Average Front Gross	\$0.00	\$0.00	\$0.00	(\$4,360.55)	\$0.00	(\$4,360.55)	(\$4,360.55)
Average Finance Income	\$0.00	\$0.00	\$0.00	\$1,135.01	\$0.00	\$1,135.01	\$1,135.01

<b>FORD MOTOR CREDIT COMPANY</b>							
# Contract Units	0	0	0	6	0	6	6
Contract Volume	\$0.00	\$0.00	\$0.00	\$168,806.98	\$0.00	\$168,806.98	\$168,806.98
Avg. Contract	\$0.00	\$0.00	\$0.00	\$28,134.50	\$0.00	\$28,134.50	\$28,134.50
Avg Term	0	0	0	70	0	70	70
Avg Rate Spread	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Avg Finance Reserve	\$0.00	\$0.00	\$0.00	\$176.12	\$0.00	\$176.12	\$176.12
% of Finance Deals	0.00 %	0.00 %	0.00 %	30.00 %	0.00 %	30.00 %	15.38 %
% of Finance Volume	0.00 %	0.00 %	0.00 %	32.91 %	0.00 %	32.91 %	24.68 %
Average Cash Down	\$0.00	\$0.00	\$0.00	\$2,166.67	\$0.00	\$2,166.67	\$2,166.67
Average Front Gross	\$0.00	\$0.00	\$0.00	\$828.60	\$0.00	\$828.60	\$828.60
Average Finance Income	\$0.00	\$0.00	\$0.00	\$440.29	\$0.00	\$440.29	\$440.29

<b>HTD Leasing LLC</b>							
# Contract Units	0	12	12	0	0	0	12
Contract Volume	\$0.00	-	-	\$0.00	\$0.00	\$0.00	-
Avg. Contract	\$0.00	-	-	\$0.00	\$0.00	\$0.00	-
Avg Term	0	37	37	0	0	0	37
Avg Rate Spread	0.00	-21.62	-21.62	0.00	0.00	0.00	-21.62

NEW			USED			TOTAL
FINANCE	LEASE	TOTAL	FINANCE	LEASE	TOTAL	

### HTD Leasing LLC

Avg Finance Reserve	\$0.00	\$848.07	\$848.07	\$0.00	\$0.00	\$0.00	\$848.07
% of Finance Deals	0.00 %	92.31 %	63.16 %	0.00 %	0.00 %	0.00 %	30.77 %
% of Finance Volume	0.00 %	0.00 %	-	0.00 %	0.00 %	0.00 %	-
Average Cash Down	\$0.00	\$1,513.93	\$1,513.93	\$0.00	\$0.00	\$0.00	\$1,513.93
Average Front Gross	\$0.00	\$589.26	\$589.26	\$0.00	\$0.00	\$0.00	\$589.26
Average Finance Income	\$0.00	\$1,091.40	\$1,091.40	\$0.00	\$0.00	\$0.00	\$1,091.40

### JPMORGAN CHASE BANK

# Contract Units	3	0	3	0	0	0	3
Contract Volume	\$75,166.89	\$0.00	\$75,166.89	\$0.00	\$0.00	\$0.00	\$75,166.89
Avg. Contract	\$25,055.63	\$0.00	\$25,055.63	\$0.00	\$0.00	\$0.00	\$25,055.63
Avg Term	66	0	66	0	0	0	66
Avg Rate Spread	0.67	0.00	0.67	0.00	0.00	0.00	0.67
Avg Finance Reserve	\$547.58	\$0.00	\$547.58	\$0.00	\$0.00	\$0.00	\$547.58
% of Finance Deals	50.00 %	0.00 %	15.79 %	0.00 %	0.00 %	0.00 %	7.69 %
% of Finance Volume	43.95 %	0.00 %	43.95 %	0.00 %	0.00 %	0.00 %	10.99 %
Average Cash Down	\$9,000.00	\$0.00	\$9,000.00	\$0.00	\$0.00	\$0.00	\$9,000.00
Average Front Gross	\$755.63	\$0.00	\$755.63	\$0.00	\$0.00	\$0.00	\$755.63
Average Finance Income	\$1,264.25	\$0.00	\$1,264.25	\$0.00	\$0.00	\$0.00	\$1,264.25

### JPMorgan Chase Bank N.A. Lease

# Contract Units	0	1	1	0	0	0	1
Contract Volume	\$0.00	-	-	\$0.00	\$0.00	\$0.00	-
Avg. Contract	\$0.00	-	-	\$0.00	\$0.00	\$0.00	-
Avg Term	0	36	36	0	0	0	36
Avg Rate Spread	0.00	8,925.36	8,925.36	0.00	0.00	0.00	8,925.36
Avg Finance Reserve	\$0.00	\$706.25	\$706.25	\$0.00	\$0.00	\$0.00	\$706.25
% of Finance Deals	0.00 %	7.69 %	5.26 %	0.00 %	0.00 %	0.00 %	2.56 %
% of Finance Volume	0.00 %	0.00 %	-	0.00 %	0.00 %	0.00 %	-
Average Cash Down	\$0.00	\$3,000.00	\$3,000.00	\$0.00	\$0.00	\$0.00	\$3,000.00
Average Front Gross	\$0.00	\$946.82	\$946.82	\$0.00	\$0.00	\$0.00	\$946.82
Average Finance Income	\$0.00	\$926.25	\$926.25	\$0.00	\$0.00	\$0.00	\$926.25

### PNC BANK N.A.

# Contract Units	2	0	2	4	0	4	6
Contract Volume	\$80,427.78	\$0.00	\$80,427.78	\$111,459.24	\$0.00	\$111,459.24	\$191,887.02
Avg. Contract	\$40,213.89	\$0.00	\$40,213.89	\$27,864.81	\$0.00	\$27,864.81	\$31,981.17
Avg Term	54	0	54	66	0	66	62
Avg Rate Spread	1.75	0.00	1.75	1.00	0.00	1.00	1.25
Avg Finance Reserve	\$1,380.72	\$0.00	\$1,380.72	\$741.86	\$0.00	\$741.86	\$954.82
% of Finance Deals	33.33 %	0.00 %	10.53 %	20.00 %	0.00 %	20.00 %	15.38 %
% of Finance Volume	47.03 %	0.00 %	47.03 %	21.73 %	0.00 %	21.73 %	28.05 %
Average Cash Down	\$4,000.00	\$0.00	\$4,000.00	\$2,950.00	\$0.00	\$2,950.00	\$3,300.00
Average Front Gross	\$727.46	\$0.00	\$727.46	\$548.39	\$0.00	\$548.39	\$608.08
Average Finance Income	\$4,163.22	\$0.00	\$4,163.22	\$2,249.36	\$0.00	\$2,249.36	\$2,887.32

### TD AUTO FINANCE LLC

# Contract Units	1	0	1	1	0	1	2
Contract Volume	\$15,432.21	\$0.00	\$15,432.21	\$31,670.97	\$0.00	\$31,670.97	\$47,103.18
Avg. Contract	\$15,432.21	\$0.00	\$15,432.21	\$31,670.97	\$0.00	\$31,670.97	\$23,551.59
Avg Term	60	0	60	72	0	72	66
Avg Rate Spread	0.00	0.00	0.00	0.00	0.00	0.00	0.00

NEW			USED			TOTAL
FINANCE	LEASE	TOTAL	FINANCE	LEASE	TOTAL	

#### TD AUTO FINANCE LLC

Avg Finance Reserve	\$154.32	\$0.00	\$154.32	\$950.13	\$0.00	\$950.13	\$552.23
% of Finance Deals	16.67 %	0.00 %	5.26 %	5.00 %	0.00 %	5.00 %	5.13 %
% of Finance Volume	9.02 %	0.00 %	9.02 %	6.17 %	0.00 %	6.17 %	6.89 %
Average Cash Down	\$10,000.00	\$0.00	\$10,000.00	\$1,000.00	\$0.00	\$1,000.00	\$5,500.00
Average Front Gross	\$651.00	\$0.00	\$651.00	\$380.05	\$0.00	\$380.05	\$515.53
Average Finance Income	\$675.32	\$0.00	\$675.32	\$2,255.13	\$0.00	\$2,255.13	\$1,465.23

#### VALLEY NATIONAL BANK

# Contract Units	0	0	0	1	0	1	1
Contract Volume	\$0.00	\$0.00	\$0.00	\$29,639.67	\$0.00	\$29,639.67	\$29,639.67
Avg. Contract	\$0.00	\$0.00	\$0.00	\$29,639.67	\$0.00	\$29,639.67	\$29,639.67
Avg Term	0	0	0	72	0	72	72
Avg Rate Spread	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Avg Finance Reserve	\$0.00	\$0.00	\$0.00	\$672.82	\$0.00	\$672.82	\$672.82
% of Finance Deals	0.00 %	0.00 %	0.00 %	5.00 %	0.00 %	5.00 %	2.56 %
% of Finance Volume	0.00 %	0.00 %	0.00 %	5.78 %	0.00 %	5.78 %	4.33 %
Average Cash Down	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average Front Gross	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00	\$500.00
Average Finance Income	\$0.00	\$0.00	\$0.00	\$2,302.82	\$0.00	\$2,302.82	\$2,302.82

#### WELLS FARGO AUTO

# Contract Units	0	0	0	4	0	4	4
Contract Volume	\$0.00	\$0.00	\$0.00	\$98,869.14	\$0.00	\$98,869.14	\$98,869.14
Avg. Contract	\$0.00	\$0.00	\$0.00	\$24,717.29	\$0.00	\$24,717.29	\$24,717.29
Avg Term	0	0	0	64	0	64	64
Avg Rate Spread	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Avg Finance Reserve	\$0.00	\$0.00	\$0.00	\$899.98	\$0.00	\$899.98	\$899.98
% of Finance Deals	0.00 %	0.00 %	0.00 %	20.00 %	0.00 %	20.00 %	10.26 %
% of Finance Volume	0.00 %	0.00 %	0.00 %	19.27 %	0.00 %	19.27 %	14.45 %
Average Cash Down	\$0.00	\$0.00	\$0.00	\$2,157.50	\$0.00	\$2,157.50	\$2,157.50
Average Front Gross	\$0.00	\$0.00	\$0.00	\$1,944.03	\$0.00	\$1,944.03	\$1,944.03
Average Finance Income	\$0.00	\$0.00	\$0.00	\$2,047.23	\$0.00	\$2,047.23	\$2,047.23

#### CASH DEALS

# Of Delivered Units	-	-	3	-	-	4	7
Contract Volume	-	-	\$283.15	-	-	\$4,127.00	\$4,410.15
Avg. Contract	-	-	\$94.38	-	-	\$1,031.75	\$630.02
% of Total Volume	-	-	0.04 %	-	-	0.60 %	0.64 %

#### TOTALS & AVERAGES

# Contract Units	-	-	22	-	-	24	46
# Finance Units	6	13	19	20	0	20	39
Contract Volume	-	-	\$171,310.03	-	-	\$517,116.57	\$688,426.60
Finance Volume	\$171,026.88	\$0.00	\$171,026.88	\$512,989.57	\$0.00	\$512,989.57	\$684,016.45
Avg. Contract	\$28,504.48	\$0.00	\$9,001.41	\$25,649.48	\$0.00	\$25,649.48	\$17,538.88
Avg Finance Reserve	\$759.75	\$837.16	\$812.71	\$617.56	\$0.00	\$617.56	\$712.64
Avg Term	61	36	44	67	0	67	56