



Conference Call

Auto Lending 3Q20 Trends Update Call With Westlake CFO

Friday, October 2nd at 1:00 p.m. ET/12:00 p.m. CT

Stephens is hosting a conference call for institutional investors with Paul Kerwin, CFO of Westlake Financial. Westlake is a full-spectrum auto lender and is the largest privately held finance company in the United States, with assets over \$8 billion and an ROE exceeding 30%. Westlake is a finance partner for several other dealers and lenders such as CarMax and Ally Financial.

About Featured Speaker Paul Kerwin



Paul Kerwin is CFO of Westlake and has served the role since 2004. Prior to being CFO, Mr. Kerwin was Westlake's controller since 2002. Before joining Westlake, Mr. Kerwin was a senior accountant at KPMG.

Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.

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3Q20 data and updated outlook on consumer auto and lending trends, topics will include:

- Credit quality (delinquency roll rates, customer payment rates).
- Is the expiration of government financial assistance as well as the ending of bank forbearance programs having a material impact?
- Car sales, loan volume and the quality of loan applications.
- Used car prices and recovery rates.

Conference Call Host

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