



Conference Call

Auto Lending May Trends Update Call With Westlake CFO

Monday, June 1st 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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Topics of Discussion

- Updates on consumer auto trends, now that most Americans have received government stimulus checks
- How the reopening of states' economies is helping the U.S. consumer
- Is the government stimulus tailwind running out of steam?
- Update on auto dealership performance (are they back to normal by the end of May?)
- Update on credit quality (delinquency roll rates, customer payment rates) and volume (# and quality of apps) metrics

Conference Call Host

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