



Auto Lending July & 2Q Trends Update Call With Westlake CFO

Monday, August 3rd 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

- How the reopening of states' economies is helping the U.S. consumer. Additionally, is the "second wave" of Coronavirus having a moderating impact?
- Is the financial assistance (government stimulus, lender forbearance) tailwind running out of steam?
- Update on auto dealership performance (are they back to normal by the end of July?)
- Update on credit quality (delinquency roll rates, customer payment rates) and volume (# and quality of apps) metrics.

Conference Call Host

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