



Conference Call

Auto Lending April Trends Update Call With Westlake CFO

Monday, April 27th 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 government stimulus checks are being issued to consumers
- Credit quality metrics such as delinquency roll rates, customer payment rates
- Volume metrics such as applications and quality of apps
- Recovery metrics such as auction payments, used car prices
- Funding availability from banks and capital markets

Conference Call Host

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