

Line Description	Apr 2021 YTD	Apr 2020 YTD	YTD Var	YTD Var %
F&I				
Units Retail	218	273	(55)	-20.1%
F&I High Level Sum				
PVR Store F&I	\$2,281	\$2,136	\$145	6.8%
PVR Mgmt Fee F&I	\$662	\$644	\$19	2.9%
PVR Total F&I	\$2,943	\$2,780	\$164	5.9%
C/B F&I	(\$297)	(\$196)	(\$101)	-51.4%
PVR Total F&I (\$2,646	\$2,583	\$63	2.4%
VSC %	59.17%	64.10%	-4.93%	-7.7%
F&I PPR	1.95	1.76	0.19	10.6%
Chemical %	44.95%	24.91%	20.05%	80.5%
F&I Compensation	\$80,571	\$93,483	(\$12,912)	-13.8%
F&I Comp %	13.97%	13.26%	0.71%	5.4%
F&I Views - Total/				
Total Income F&I				
Total F&I - Finance	\$137,679	\$184,072	(\$46,393)	-25.2%
Total F&I - VSC	\$252,086	\$340,966	(\$88,880)	-26.1%
Total F&I - Maint C	\$55,078	\$81,358	(\$26,280)	-32.3%
Total F&I - GAP	\$45,074	\$54,511	(\$9,437)	-17.3%
Total F&I - Road H	\$23,698	\$12,201	\$11,497	94.2%
Total F&I - Chemicals	\$103,085	\$64,655	\$38,430	59.4%
Total F&I - Theft S	\$0	\$550	(\$550)	-100.0%
Total F&I - Dent	\$14,880	\$14,409	\$471	3.3%
Total F&I - Key Ins	\$9,501	\$6,100	\$3,401	55.8%
Total F&I - Other P	\$580	\$0	\$580	-
Total F&I	\$641,661	\$758,822	(\$117,161)	-15.4%
Total C/B F&I - Fin	(\$9,517)	(\$9,173)	(\$344)	-3.8%
Total C/B F&I - Pro	(\$55,265)	(\$44,404)	(\$10,861)	-24.5%
Total C/B F&I	(\$64,783)	(\$53,577)	(\$11,206)	-20.9%
C/B Income F&I	-10.10%	-7.06%	-3.04%	-43.0%
Total F&I (net	\$576,878	\$705,245	(\$128,367)	-18.2%
F&I Compensation	\$80,571	\$93,483	(\$12,912)	-13.8%
Store F&I				
Store F&I - Finance	\$137,679	\$184,072	(\$46,393)	-25.2%
# F&I - Finance Rsv	154	224	(70)	-31.3%
% Pen F&I - Financ	70.64%	82.05%	-11.41%	-13.9%

Per Contract F&I - \$894	\$822	\$72	8.8%
Store F&I - VSC \$162,675	\$221,834	(\$59,159)	-26.7%
# F&I - VSC 129	175	(46)	-26.3%
% Pen F&I - VSC 59.17%	64.10%	-4.93%	-7.7%
Per Contract F&I - \$1,261	\$1,268	(\$7)	-0.5%
Store F&I - Maint C\$45,403	\$66,058	(\$20,655)	-31.3%
# F&I - Maint Cnt 59	95	(36)	-37.9%
% Pen F&I - Maint 27.06%	34.80%	-7.73%	-22.2%
Per Contract F&I - \$770	\$695	\$74	10.7%
Store F&I - GAP \$30,474	\$35,711	(\$5,237)	-14.7%
# F&I - GAP 74	94	(20)	-21.3%
% Pen Finance Con48.05%	41.96%	6.09%	14.5%
Per Contract F&I - \$412	\$380	\$32	8.4%
Store F&I - Road H \$21,298	\$10,901	\$10,397	95.4%
# F&I - Road Hazar 24	13	11	84.6%
% Pen F&I - Road H11.01%	4.76%	6.25%	131.2%
Per Contract F&I - \$887	\$839	\$49	5.8%
Store F&I - Chemic.\$79,130	\$47,315	\$31,815	67.2%
# F&I - Chemical 98	68	30	44.1%
% Pen F&I - Chemic44.95%	24.91%	20.05%	80.5%
Per Contract F&I - \$807	\$696	\$112	16.0%
Store F&I - Theft S \$0	\$425	(\$425)	-100.0%
# F&I - Theft Syste 0	1	(1)	-100.0%
% Pen F&I - Theft 0.00%	0.37%	-0.37%	-100.0%
Per Contract F&I - -	\$425	-	-
Store F&I - Dent \$12,680	\$12,209	\$471	3.9%
# F&I - Dent 20	20	0	0.0%
% Pen F&I - Dent 9.17%	7.33%	1.85%	25.2%
Per Contract F&I - \$634	\$610	\$24	3.9%
Store F&I - Key Ins \$7,501	\$4,600	\$2,901	63.1%
# F&I - Key Ins 20	15	5	33.3%
% Pen F&I - Key Ins9.17%	5.49%	3.68%	67.0%
Per Contract F&I - \$375	\$307	\$68	22.3%
Store F&I - Other P\$480	\$0	\$480	-
# F&I - Other Produ1	0	1	-

% Pen F&I - Other	0.46%	0.00%	0.46%	-
Per Contract F&I - \$480		-	-	-
Store F&I	\$497,320	\$583,126	(\$85,806)	-14.7%
#F&I Products	425	481	(56)	-11.6%
Store C/B F&I - Fin (\$9,517)		(\$9,173)	(\$344)	-3.8%
Store C/B F&I - Pro(\$36,173)		(\$28,204)	(\$7,969)	-28.3%
Store C/B F&I	(\$45,690)	(\$37,377)	(\$8,313)	-22.2%
Store C/B F&I %	-9.19%	-6.41%	-2.78%	-43.3%
Store F&I Net o	\$451,630	\$545,748	(\$94,119)	-17.2%
PVR Store F&I	\$2,072	\$1,999	\$73	3.6%

Mgmt Fee Income F

Mgmt Fee F&I - VS	\$89,411	\$119,132	(\$29,721)	-24.9%
Mgmt Fee F&I - Mz	\$9,675	\$15,300	(\$5,625)	-36.8%
Mgmt Fee F&I - GA	\$14,600	\$18,800	(\$4,200)	-22.3%
Mgmt Fee F&I - Ro	\$2,400	\$1,300	\$1,100	84.6%
Mgmt Fee F&I - Ch	\$23,955	\$17,340	\$6,615	38.1%
Mgmt Fee F&I - Th	\$0	\$125	(\$125)	-100.0%
Mgmt Fee F&I - De	\$2,200	\$2,200	\$0	0.0%
Mgmt Fee F&I - Ke	\$2,000	\$1,500	\$500	33.3%
Mgmt Fee F&I - Ot	\$100	\$0	\$100	-
Mgmt Fee F&I	\$144,341	\$175,697	(\$31,356)	-17.8%
Mgmt Fee C/B F&I	(\$19,093)	(\$16,200)	(\$2,893)	-17.9%
Mgmt Fee C/B F&I	(\$19,093)	(\$16,200)	(\$2,893)	-17.9%
Mgmt Fee C/B F&I	-13.23%	-9.22%	-4.01%	-43.5%
Mgmt Fee F&I	\$125,248	\$159,497	(\$34,248)	-21.5%
PVR Mgmt Fee F	\$575	\$584	(\$10)	-1.7%

Apr 2021	Apr 2020	MTD Var	MTD Var %	Apr 2021
14	52	(38)	-73.1%	14
\$3,452	\$2,171	\$1,281	59.0%	\$3,452
\$705	\$660	\$45	6.9%	\$705
\$4,157	\$2,831	\$1,326	46.8%	\$4,157
(\$694)	(\$282)	(\$412)	-146.2%	(\$694)
\$3,463	\$2,550	\$914	35.8%	\$3,463
71.43%	69.23%	2.20%	3.2%	71.43%
2.29	1.73	0.55	32.1%	2.29
50.00%	19.23%	30.77%	160.0%	50.00%
\$1,411	\$14,959	(\$13,548)	-90.6%	\$1,411
2.91%	11.28%	-8.37%	-74.2%	2.91%
\$17,407	\$32,983	(\$15,575)	-47.2%	\$17,407
\$20,944	\$71,403	(\$50,459)	-70.7%	\$20,944
\$5,721	\$16,745	(\$11,024)	-65.8%	\$5,721
\$2,151	\$10,856	(\$8,705)	-80.2%	\$2,151
\$2,200	\$2,200	\$0	0.0%	\$2,200
\$7,175	\$9,782	(\$2,607)	-26.7%	\$7,175
\$0	\$0	\$0	-	\$0
\$1,300	\$2,100	(\$800)	-38.1%	\$1,300
\$1,304	\$1,166	\$138	11.8%	\$1,304
\$0	\$0	\$0	-	\$0
\$58,202	\$147,234	(\$89,032)	-60.5%	\$58,202
(\$792)	(\$4,227)	\$3,435	81.3%	(\$792)
(\$8,921)	(\$10,425)	\$1,504	14.4%	(\$8,921)
(\$9,714)	(\$14,652)	\$4,939	33.7%	(\$9,714)
-16.69%	-9.95%	-6.74%	-67.7%	-16.69%
\$48,488	\$132,582	(\$84,094)	-63.4%	\$48,488
\$1,411	\$14,959	(\$13,548)	-90.6%	\$1,411
\$17,407	\$32,983	(\$15,575)	-47.2%	\$17,407
9	41	(32)	-78.0%	9
64.29%	78.85%	-14.56%	-18.5%	64.29%

\$1,934	\$804	\$1,130		140.4%	\$1,934
\$13,994	\$47,103	(\$33,109)		-70.3%	\$13,994
10	36	(26)		-72.2%	10
71.43%	69.23%	2.20%		3.2%	71.43%
\$1,399	\$1,308	\$91		7.0%	\$1,399
\$4,971	\$13,670	(\$8,699)		-63.6%	\$4,971
5	19	(14)		-73.7%	5
35.71%	36.54%	-0.82%		-2.3%	35.71%
\$994	\$719	\$275		38.2%	\$994
\$1,551	\$7,256	(\$5,705)		-78.6%	\$1,551
3	18	(15)		-83.3%	3
33.33%	43.90%	-10.57%		-24.1%	33.33%
\$517	\$403	\$114		28.3%	\$517
\$2,000	\$2,000	\$0		0.0%	\$2,000
2	2	0		0.0%	2
14.29%	3.85%	10.44%		271.4%	14.29%
\$1,000	\$1,000	\$0		0.0%	\$1,000
\$6,300	\$7,232	(\$932)		-12.9%	\$6,300
7	10	(3)		-30.0%	7
50.00%	19.23%	30.77%		160.0%	50.00%
\$900	\$723	\$177		24.4%	\$900
\$0	\$0	\$0	-		\$0
0	0	0	-		0
0.00%	0.00%	0.00%	-		0.00%
-	-	-	-		-
\$1,100	\$1,800	(\$700)		-38.9%	\$1,100
2	2	0		0.0%	2
14.29%	3.85%	10.44%		271.4%	14.29%
\$550	\$900	(\$350)		-38.9%	\$550
\$1,004	\$866	\$138		15.9%	\$1,004
3	3	0		0.0%	3
21.43%	5.77%	15.66%		271.4%	21.43%
\$335	\$289	\$46		15.9%	\$335
\$0	\$0	\$0	-		\$0
0	0	0	-		0

0.00%	0.00%	0.00%	-	0.00%
-	-	-	-	-
\$48,327	\$112,909	(\$64,582)		-57.2% \$48,327
32	90	(58)		-64.4% 32
(\$792)	(\$4,227)	\$3,435		81.3% (\$792)
(\$5,978)	(\$6,614)	\$636		9.6% (\$5,978)
(\$6,770)	(\$10,841)	\$4,071		37.5% (\$6,770)
-14.01%	-9.60%	-4.41%		-45.9% -14.01%
\$41,557	\$102,069	(\$60,512)		-59.3% \$41,557
\$2,968	\$1,963	\$1,005		51.2% \$2,968
\$6,950	\$24,300	(\$17,350)		-71.4% \$6,950
\$750	\$3,075	(\$2,325)		-75.6% \$750
\$600	\$3,600	(\$3,000)		-83.3% \$600
\$200	\$200	\$0		0.0% \$200
\$875	\$2,550	(\$1,675)		-65.7% \$875
\$0	\$0	\$0	-	\$0
\$200	\$300	(\$100)		-33.3% \$200
\$300	\$300	\$0		0.0% \$300
\$0	\$0	\$0	-	\$0
\$9,875	\$34,325	(\$24,450)		-71.2% \$9,875
(\$2,943)	(\$3,812)	\$868		22.8% (\$2,943)
(\$2,943)	(\$3,812)	\$868		22.8% (\$2,943)
-29.81%	-11.10%	-18.70%		-168.4% -29.81%
\$6,932	\$30,514	(\$23,582)		-77.3% \$6,932
\$495	\$587	(\$92)		-15.6% \$495

Mar 2021 Feb 2021

89 55

\$2,098 \$2,143

\$614 \$629

\$2,713 \$2,771

(\$175) (\$428)

\$2,537 \$2,343

50.56% 56.36%

1.82 1.87

46.07% 40.00%

\$30,313 \$20,363

13.42% 15.80%

\$55,514 \$31,562

\$88,848 \$58,738

\$22,010 \$12,943

\$20,591 \$11,410

\$6,245 \$6,595

\$41,675 \$23,787

\$0 \$0

\$4,636 \$5,106

\$1,900 \$2,407

\$0 (\$120)

\$241,419 \$152,428

(\$7,225) (\$1,500)

(\$8,367) (\$22,057)

(\$15,592) (\$23,557)

-6.46% -15.45%

\$225,827 \$128,871

\$30,313 \$20,363

\$55,514 \$31,562

64 39

71.91% 70.91%

\$867	\$809
\$57,148	\$37,627
45	31
50.56%	56.36%
\$1,270	\$1,214
\$18,185	\$10,693
24	13
26.97%	23.64%
\$758	\$823
\$13,791	\$7,610
34	19
53.13%	48.72%
\$406	\$401
\$5,445	\$5,995
8	6
8.99%	10.91%
\$681	\$999
\$31,220	\$18,177
41	22
46.07%	40.00%
\$761	\$826
\$0	\$0
0	0
0.00%	0.00%
-	-
\$3,936	\$4,406
6	7
6.74%	12.73%
\$656	\$629
\$1,500	\$1,907
4	5
4.49%	9.09%
\$375	\$381
\$0	(\$120)
0	0

0.00%	0.00%
-	-
\$186,739	\$117,857

162	103
(\$7,225)	(\$1,500)
(\$5,386)	(\$14,442)
(\$12,611)	(\$15,942)
-6.75%	-13.53%

\$174,129	\$101,915
\$1,957	\$1,853

\$31,700	\$21,111
\$3,825	\$2,250
\$6,800	\$3,800
\$800	\$600
\$10,455	\$5,610
\$0	\$0
\$700	\$700
\$400	\$500
\$0	\$0
\$54,680	\$34,571
(\$2,981)	(\$7,615)
(\$2,981)	(\$7,615)
-5.45%	-22.03%

\$51,699	\$26,956
\$581	\$490