



Investor Brief

Performance Update through June 2010

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I. Hankey Group (the “Group”)

Hankey Group

Company Snapshot



Overview

- Established in 1972, the Hankey Group consists of ten companies covering varied sectors including financial, real estate, insurance, and technology services as well as rental car and dealership operations
- Operating goal is to grow earnings by 20% a year and maintain a pre-tax return on equity of 30%
- Currently has Assets under Management of \$1,040 million and 5 Lines of Credit totalling ~\$ 485 million

Affiliate Company Profiles

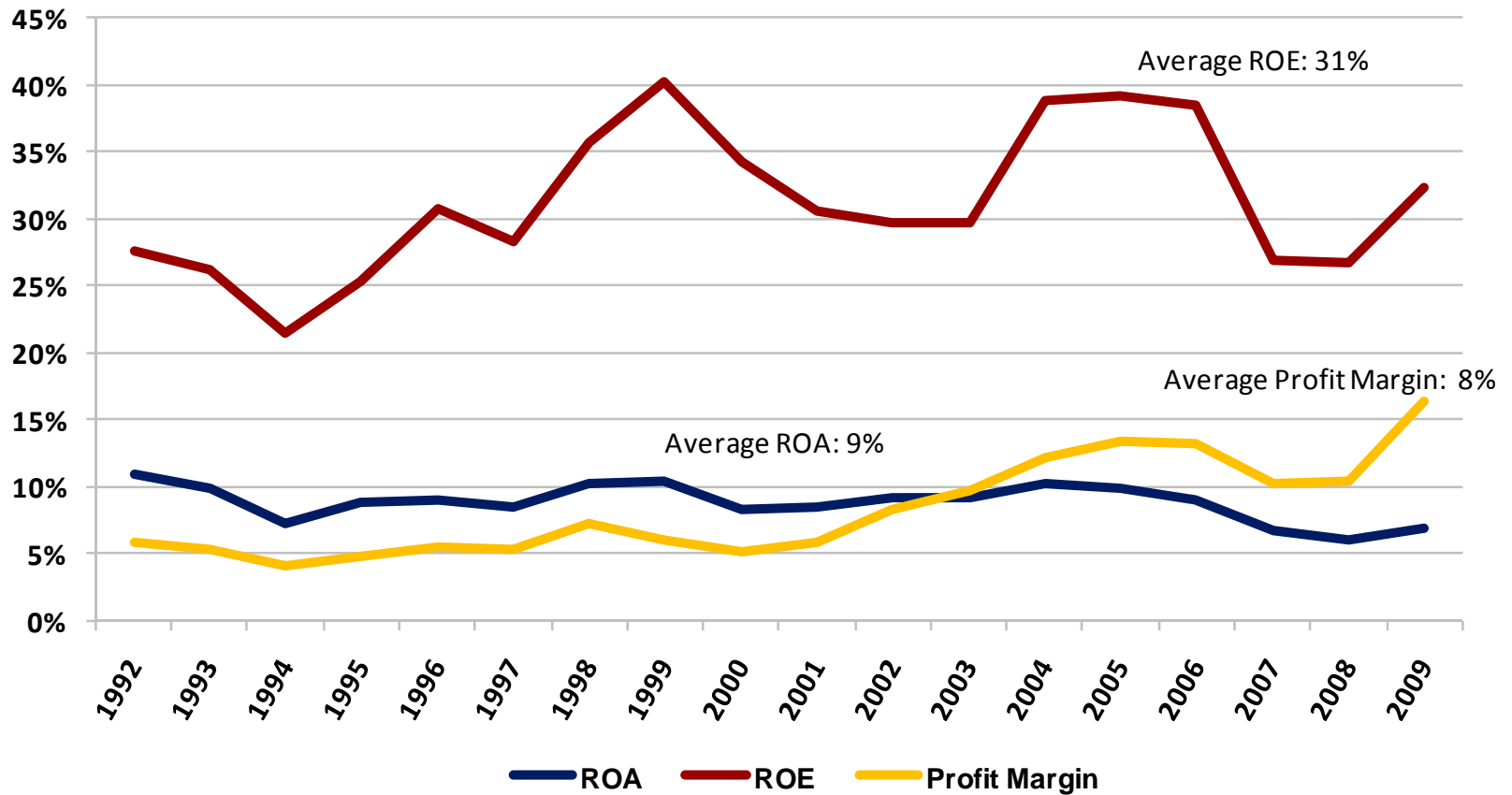
- Affiliate companies include:
 - Westlake Financial Services: Incorporated in 1988, is the financial services arm of the group that specializes in the acquisition and servicing of near prime and subprime automotive retail instalment contracts. Has an extensive network of 5,000 car dealerships
 - Wilshire Consumer Credit: Wholly-owned subsidiary of Westlake specializing in direct to consumer loans
 - Hankey Investment Company: Investor in real estate and related assets. Owns more than 1 million sq feet of real estate in Southern California. Also active in secured lending and purchasing distressed paper
 - HFC Acceptance: Specializes in providing fleet financing for rental car operators
 - Knight Management Insurance Services: Specializes in providing insurance products, self-insured solutions and risk management services to the retail automotive sector
 - Midway Auto Center: Involved in pre-owned car sales, car servicing and parts sourcing
 - Midway Group: Involved in the acquisition, management, transportation and sales of vehicle fleets
 - Midway Car Rental: Largest privately owned car rental company in Los Angeles
 - Nowcom Corporation: Is a leading provider of Internet applications and business solutions for the used car market. Responsible for all IT solutions for the Hankey group
 - Toyota of North Hollywood: Is a car dealership that is involved in sales, parts and body repair services

AUM & Employee Growth Chart



Return on Equity & Assets

Stabilized Returns despite turbulent Markets



II. Westlake Financial Services (“Westlake”)

Overview

- Incorporated in 1988, is the financial services arm of the group that specializes in the acquisition and servicing of near prime and subprime automotive retail installment contracts
- Centralized operations - 1 location in Los Angeles
- # of Car Dealerships affiliated: 6,000
- # of Employees: 682
- Portfolio Size: \$780 million
- Average # of contracts underwritten per month: 6,500
- State Penetration: 48

Key Management

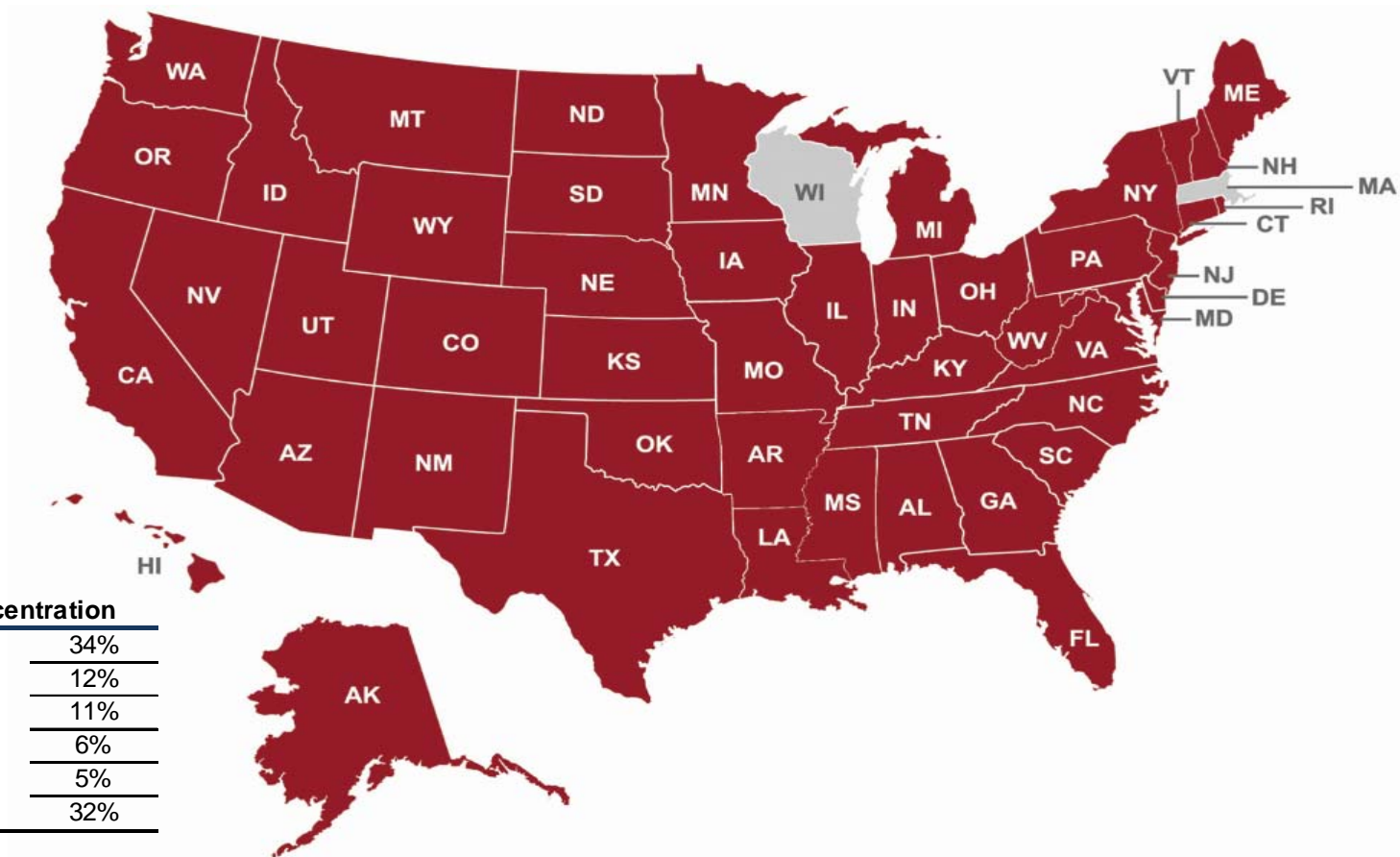
- **Chairman:** Don Hankey
- **President:** Ian Anderson
- **EVP & CFO:** Paul Kerwin
- **SVP of Operations:** Mike Pavlin
- **VP of IT, Risk & Corporate Development:** Geoff Branda

III. Performance Review

Markets Served

Presence in 48 states

 Market Penetration



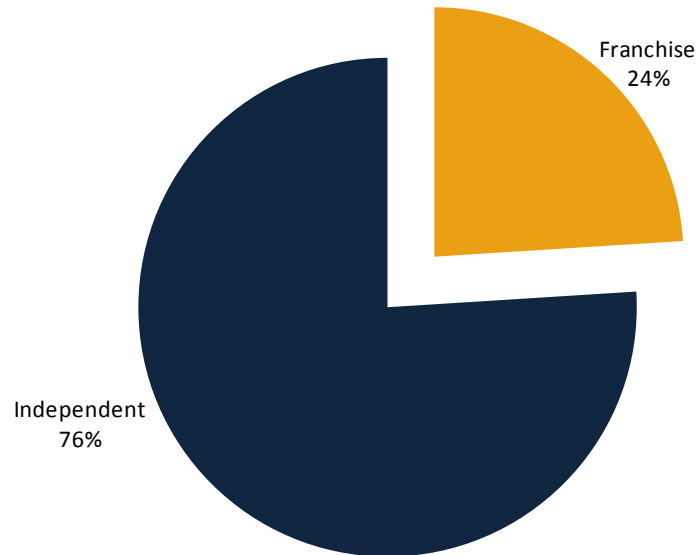
Portfolio Concentration

California	34%
Florida	12%
Texas	11%
Arizona	6%
Pennsylvania	5%
Others	32%

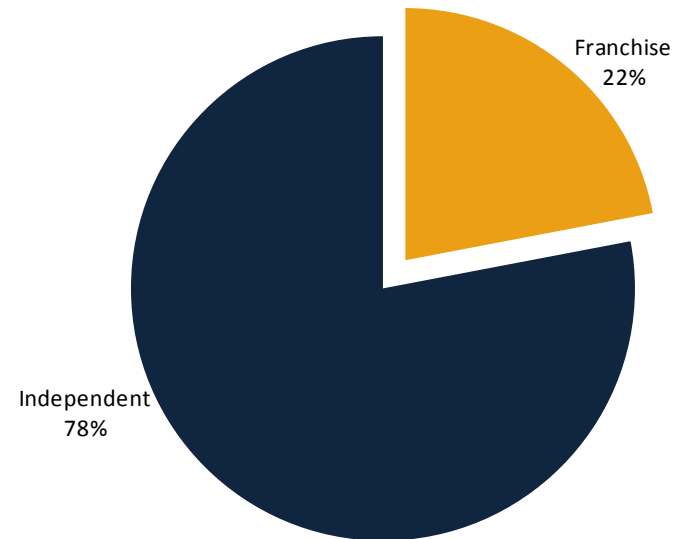
Increased Franchise Penetration

Better focus in the Organized Segment

June 2010



June 2009



Focus on Technology

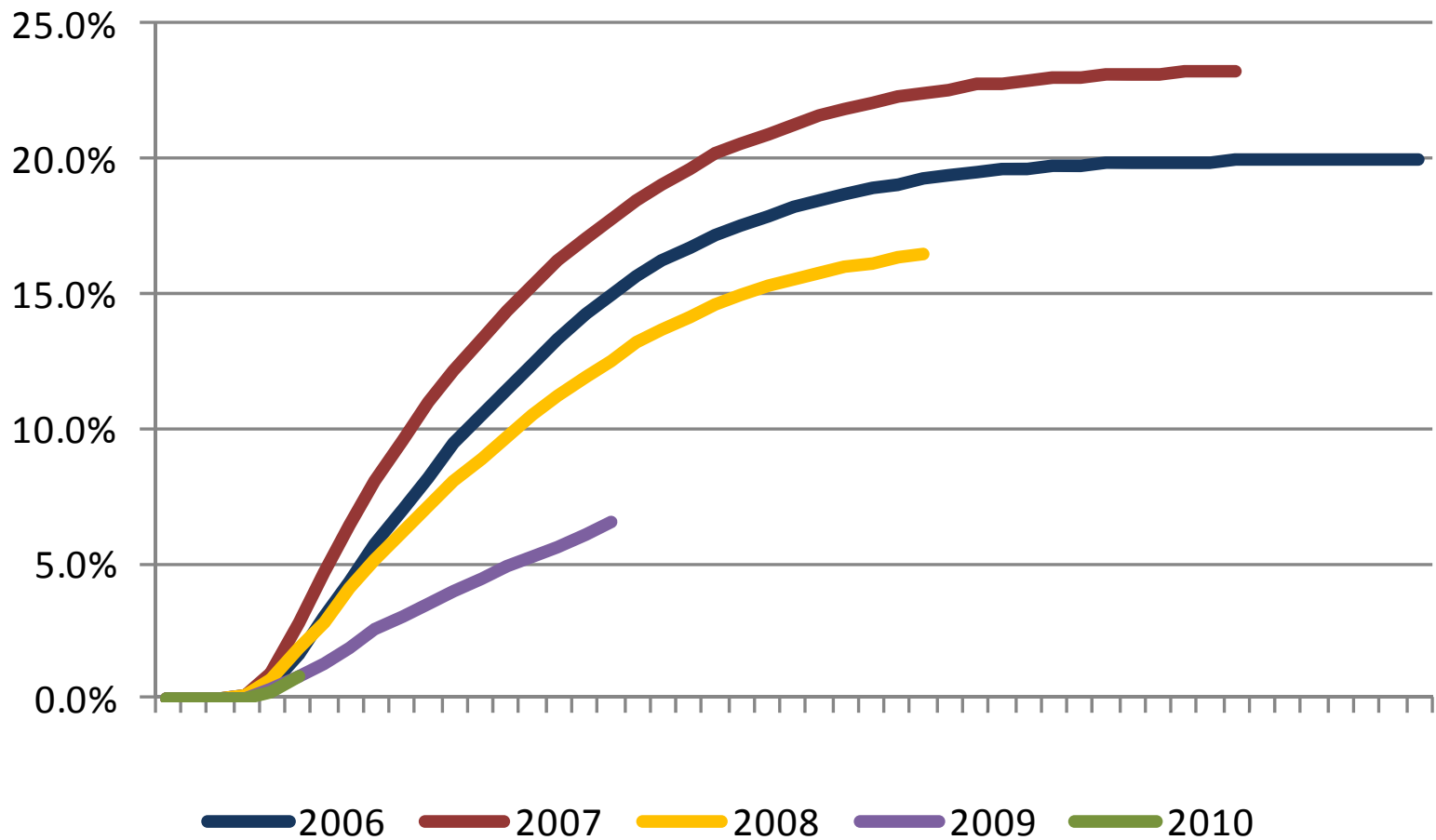
Buy Program Template

The screenshot shows a car buying software interface with several red boxes highlighting specific input fields and buttons:

- Trade Allowance:** Input field with value 0.00.
- Trade Payoff:** Input field with value 0.00.
- Cash Down:** Input field with value 2000.00.
- Vehicle Details:** A large form containing fields for VIN, Mileage (5000), Year (2006), Model (Accord), Engine (4-Cyl. 2.4L VTEC), Drive Train (FWD), Fuel Type (Gas), Doors (4), Class Code (1), NADA Trade (5000.00), Make (Honda), Trim (SE Sedan 4D), Transmission (5 Speed Manual), Cyl (4), Body Type (Sedan), Vehicle Cost (6020.00), and Car Type (A).
- Insurance:** Input field with value 0.
- Gap Waiver:** Input field with value 0.
- Service Contract:** Input field with value 0.00.
- Service Contract Cost:** Input field with value 0.00.
- Enter Max Price:** A checkbox option.
- Allow for Dealer Reserve:** A checkbox option.
- Primary Signer:** A form containing fields for Years on Present Job (3.25), PH/UJ/Chng (Yes/No), Comp Paystub w/ YTD (\$4333.33), Rent / Mortgage (\$5000), Comp Paystub w/ YTD (\$0.00), and Residence Stability (1).
- Auto Scored Information:** A form containing fields for Good Credit Items (6), High Good Credit (\$400000), Derog Credit Items (3), High Derog Credit (\$43225), Number Of Repo/Auto Loss (0), Other Monthly Debt (\$1421), # of Previous Bankruptcies (1), Customer Owns Home (Yes), Years On Bureau (23.7), and Family Support Debt (\$0).
- Income Information:** A form containing fields for Unpaid Collection (2), Unpaid Charge Off (0), Unpaid Charge Off Amount (\$500), Paid Auto Loan (0), FICO Score (700), and Open Derog (0).
- License Fees:** Input field with value 10.00.
- Sales Tax:** Input field with value 808.23 and Rate (10.00).
- County Tax:** Input field with value 262.88 and Rate (3.50).
- Dealer Services:** Input field with value 10.00.
- Loan Date:** Input field with value 11/5/2008.
- Date of First Pay:** Input field with value 12/5/2008.

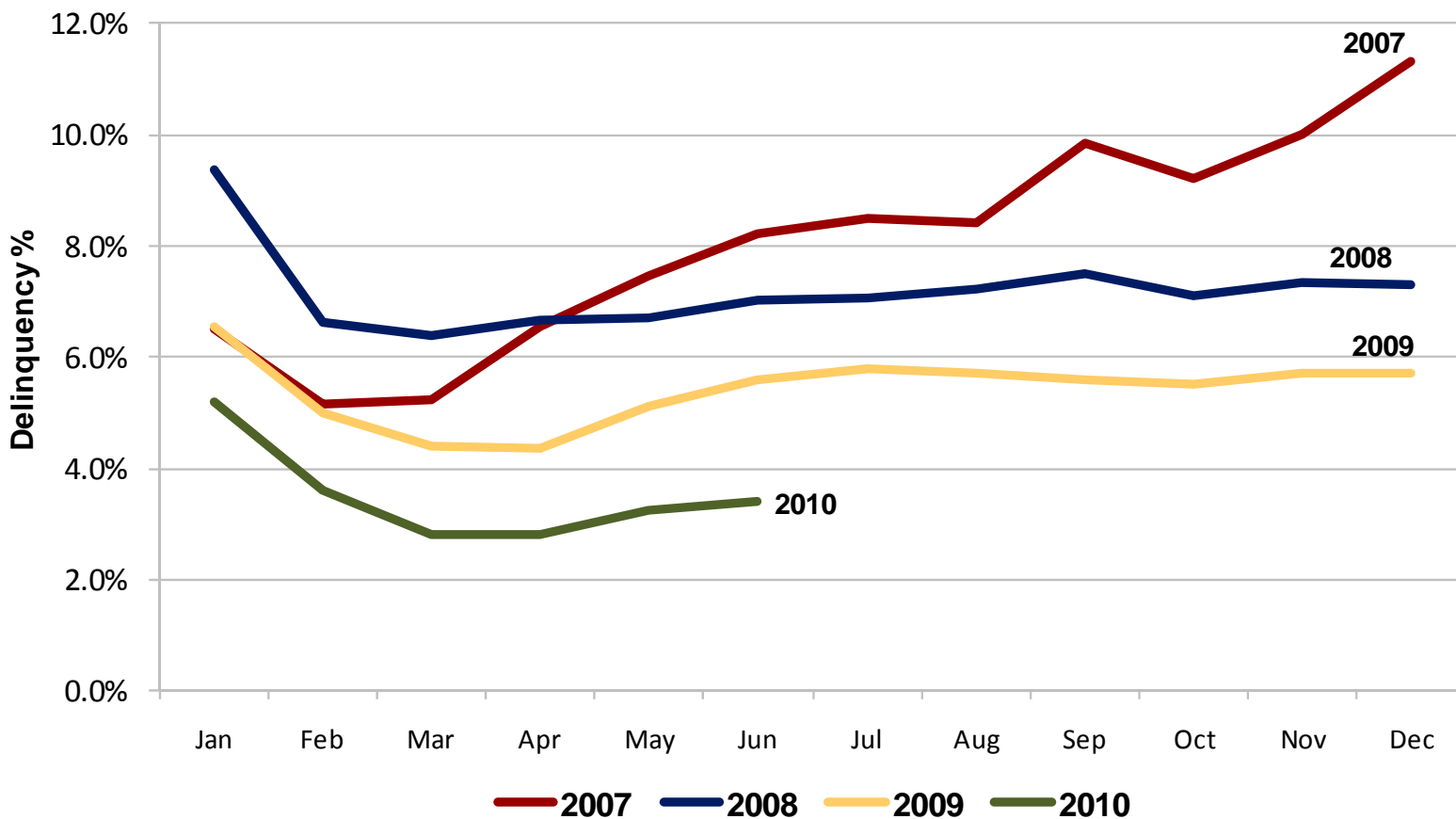
Static Loss Performance

Sharp Attention to Losses in a Deteriorating Environment



31+ Delinquency Trends

Better Underwriting & Servicing leading to lower Delinquency



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