Drive Market Share Gains -
Automotive Industry Insights: Q2, 2011

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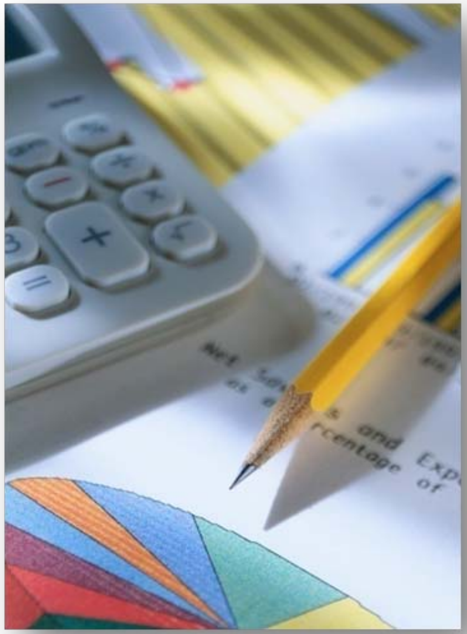
Experian[SM]
Automotive

Presentation Overview

Second Quarter 2011 Automotive Market Overview

- Vehicles in Operation (VIO)
- Vehicle Registrations
  - New and Used
- New Vehicle Market Share
- Purchase Loyalty
  - Corporate and Brand
- Additional Industry Insight
  - Market Share / Loyalty Efficiency
  - Segment Migration
  - Impact of Gas Prices



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Understanding the Customer
Leveraging Experian's "best in class" data assets

Integrated Information Assets

Consumer Marketing Databases
- 235 million consumers, 113 million households
- 1,500+ data attributes per record
- Attitudinal segments and touch-points
- 3,200 public and proprietary sources
- 110 million catalog buyers
- 148 million magazine subscribers

Credit Databases
Consumer
- 2 million credit inquiries daily
- 1.3 billion transaction updates/month
- 99.9% system availability
- 1.3 second response rate
- 220 million credit active consumers
- 50 million public records

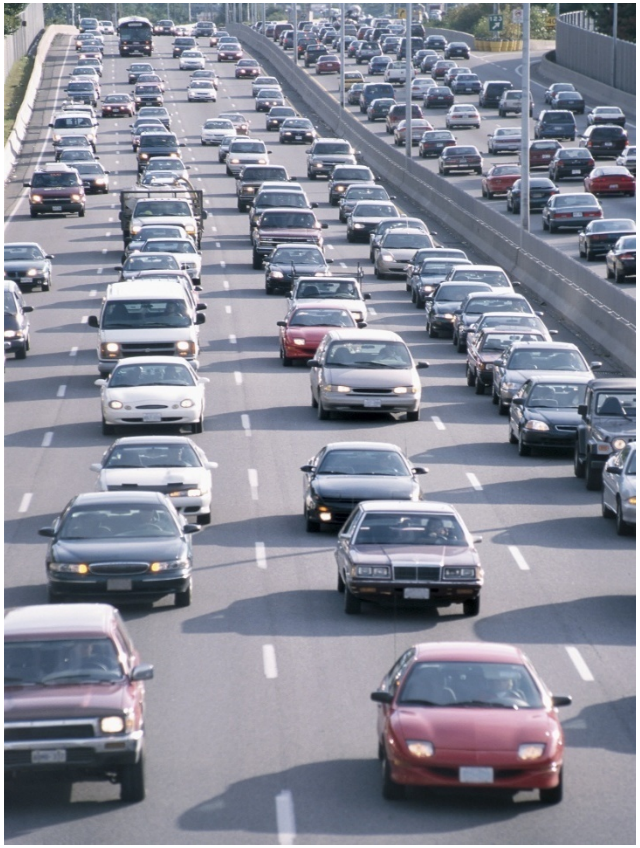
Business
- 22 million businesses

North American Vehicle Database
- 650 million+ vehicles in U.S. (all 50 states & Wash. D.C.) and Canada, including 280million+ vehicle in operation
- Includes title, registration, mileage readings, key vehicle events
- 5.5B+ vehicle history records, including 270M+ title brands and 92M+ accident related events

Online Activity Databases
- 25 million Internet users interacting with one million Websites across 160+ industries
- Average of 60 billion emails sent on behalf of clients per year

Simmons National Consumer Study
- 50,000 + adults surveyed annually
- 8,000+ brands in 450+ product categories
- Measures television viewing, newspaper and magazine readership, internet usage, radio listening plus mobile
- 700+ psychographic measures
- Easily extrapolated to any target file

National Fraud Database
- Approximately 600,000 known fraud records
- 186+ million cross-industry credit applications
- 215+ million consumer
- 200 +demographic and credit records



VEHICLES IN OPERATION

AutoCount Vehicles in Operation (VIO)

Experian Automotive's AutoCount VIO is a compilation of all new and used vehicles registered on the road in the U.S.

Quick Facts…

- ***There are 243,570,814 light duty vehicles on the road***
- ***Ford is the most prevalent make, followed by Chevrolet, Toyota and Honda***
- ***Ford F150 is the largest volume model, followed by the Honda Accord, Toyota Camry and Honda Civic (Honda has two out of the top four)***
- ***Trucks continue to maintain majority vs. cars (50.5% vs. 49.5%)***

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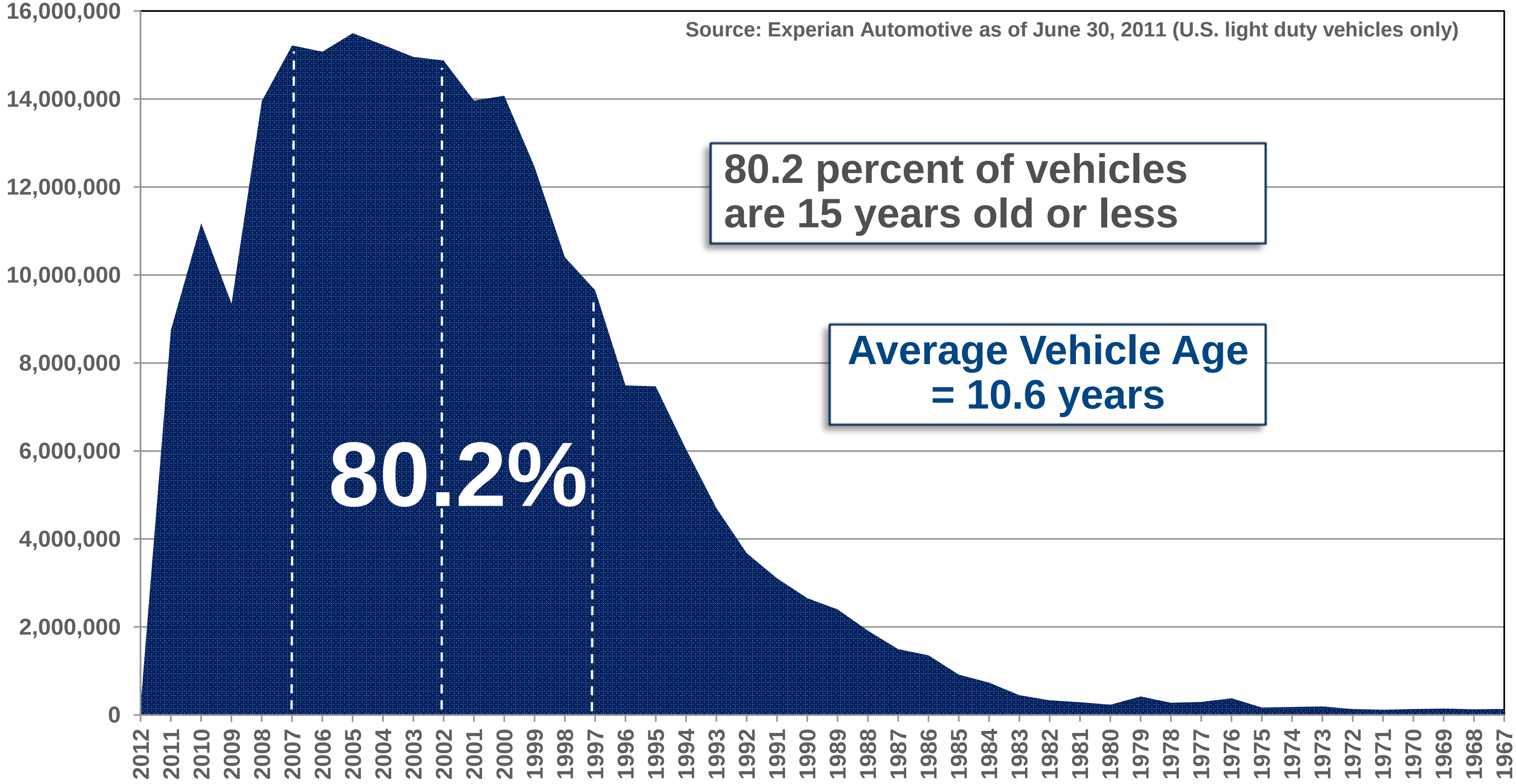
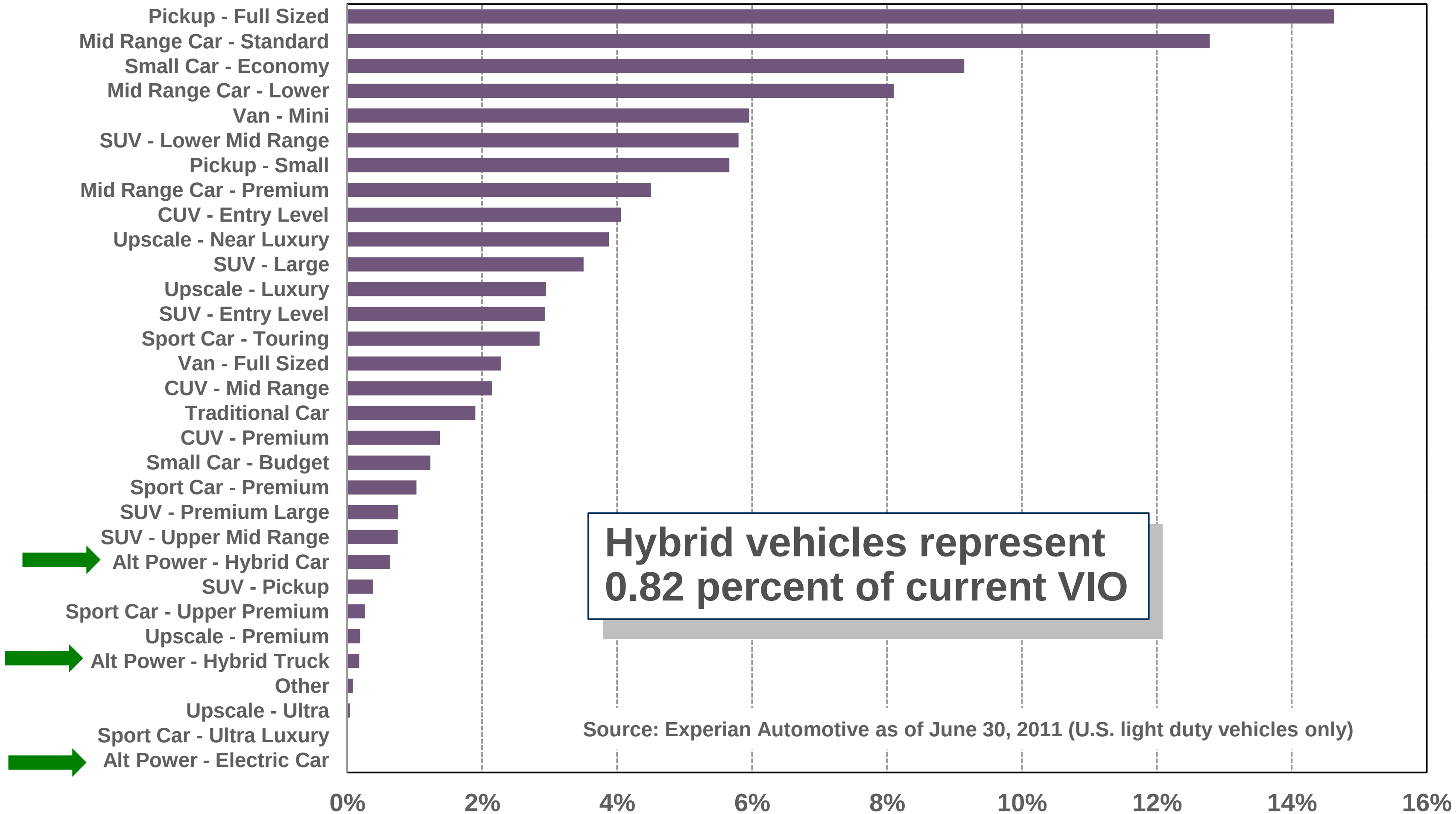
Current VIO – U.S. Summary by Model Year



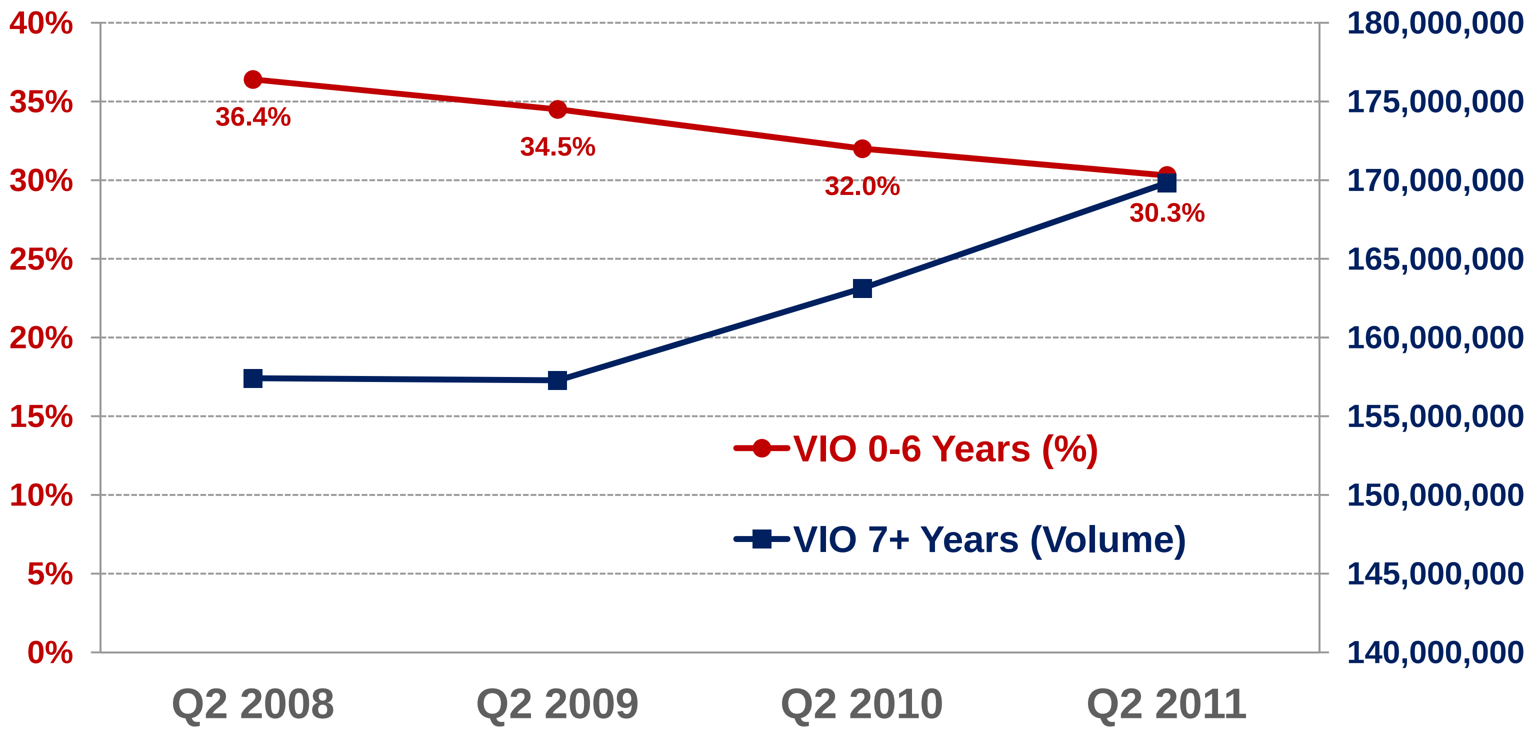
Current VIO – Vehicle Segment



Current VIO – Composition by Vehicle Age

Q2 2011 Vehicles in Operation (VIO):

Nearly 12.5 million more 7+ year old vehicles in operation than in Q2 2008



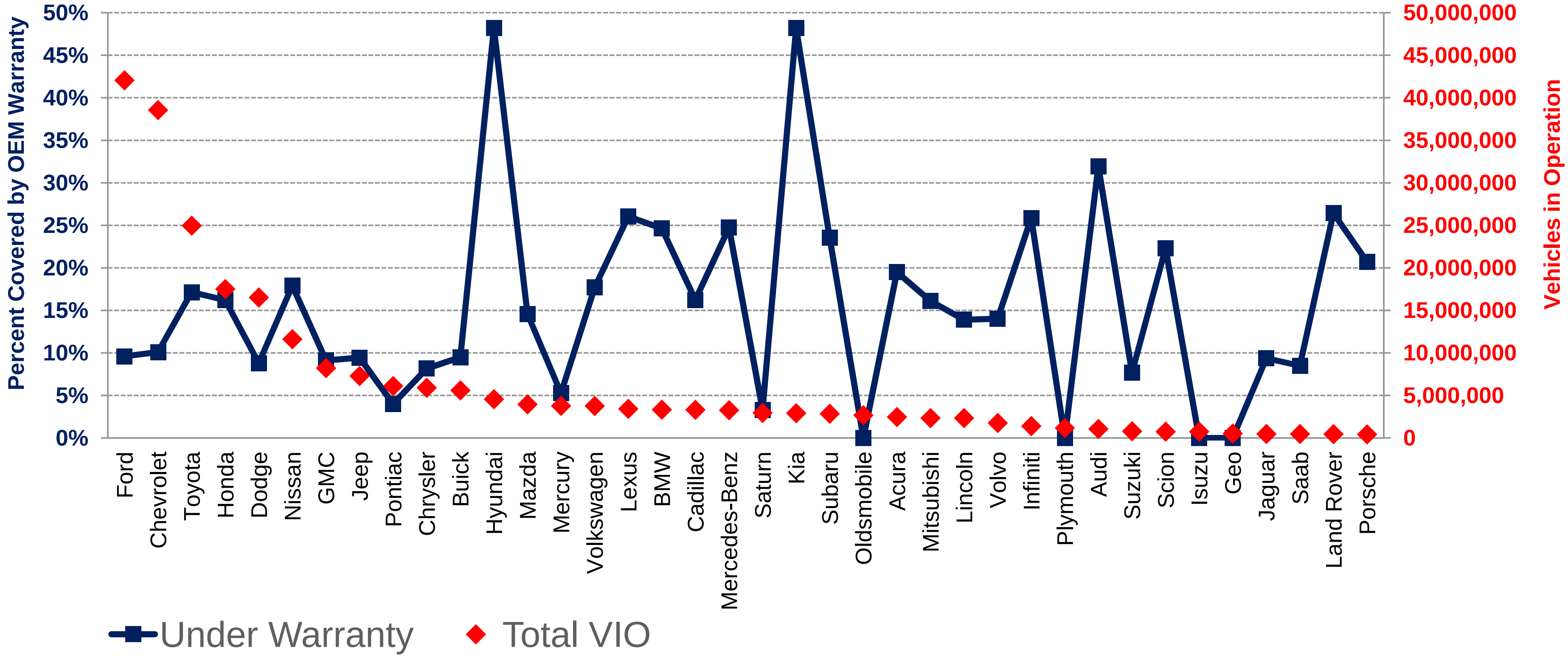
Source: Experian Automotive as of June 30, 2011 (U.S. light duty vehicles only)

Current VIO Trends –

Estimated Vehicles In Warranty

Q2 2011 Vehicles in Operation (VIO):

An estimated 86.4% of all light vehicles do not have Manufacturer warranties.



Source: Experian Automotive as of June 30, 2011 (U.S. light duty vehicles only)

VEHICLE REGISTRATIONS

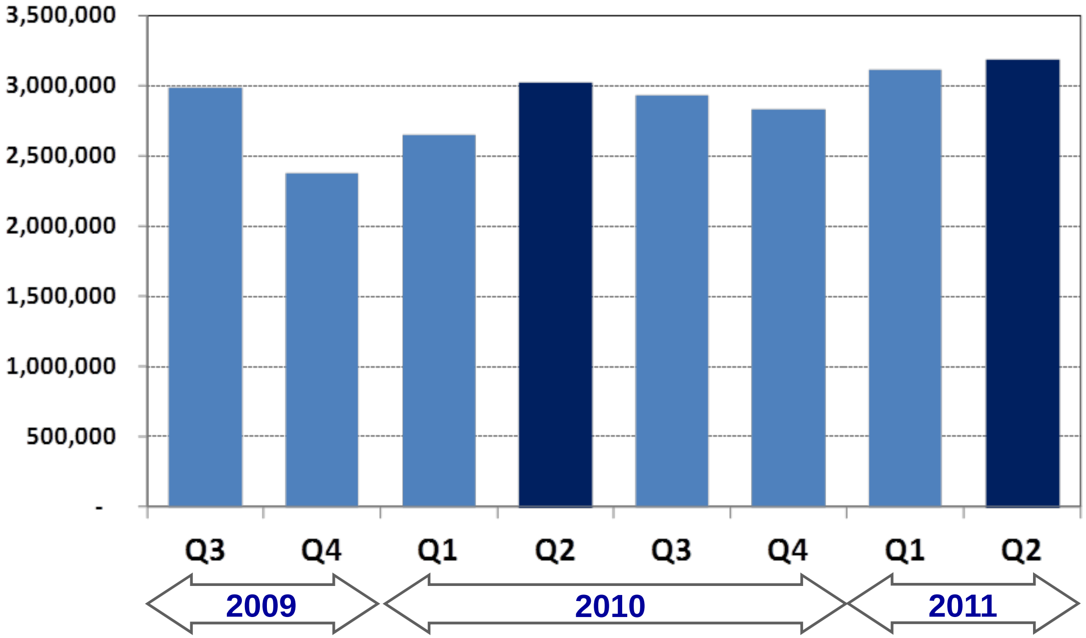
U.S. Automotive Market Overview

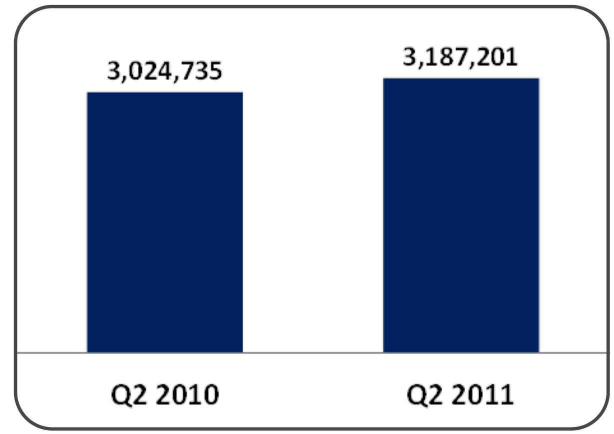
Total Vehicle Registrations by Quarter

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011
New	3,377,060	2,382,161	2,292,699	2,539,419	2,989,249	2,381,366	2,651,206	3,024,735	2,931,558	2,831,194	3,110,844	3,187,201
Used	9,540,373	7,980,941	9,870,664	9,047,304	9,421,747	7,758,718	9,834,853	9,323,083	9,328,024	8,534,676	10,097,187	9,338,326

Used registrations are increasing in proportion to new registrations: 2.7x new in 2008, peaking at 4.2x in Q1 2009, 3x in 2011

New Vehicle Registrations



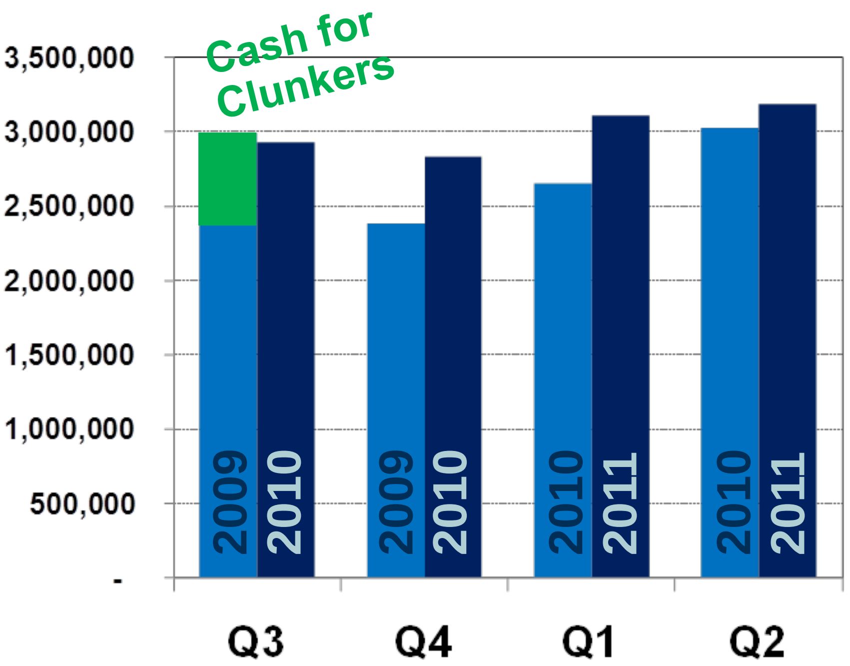


- **Q2 2011 vs Q2 2010, new vehicle registrations increased by more than 162,000 units (more than 5 percent)**
- **Increase not as large as prior quarters**

Source: Experian Automotive

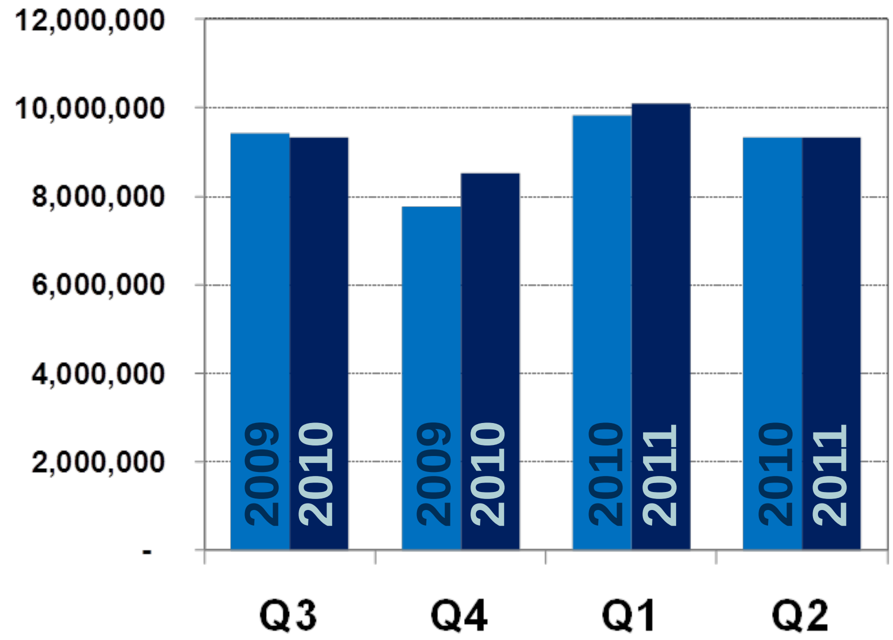
U.S. Vehicle Registrations: New and Used

New Vehicle Registrations



Q2 increase of 160,000 units is less than the 400,000 unit increases seen in prior two quarters

Used Vehicle Registrations

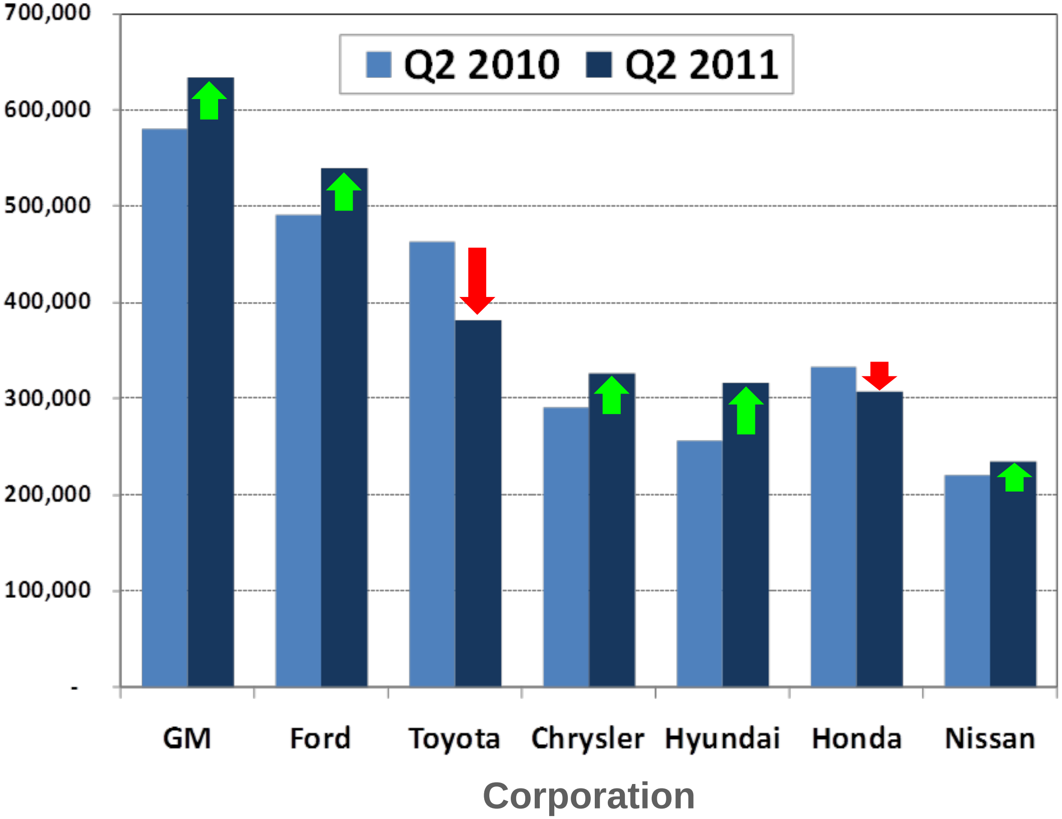


Very stable quarter over quarter, with Q4 2011 having greatest difference (+10%)

Source: Experian Automotive

New Vehicle Market Overview

New Vehicle Registrations – Q2 2010 vs. Q2 2011

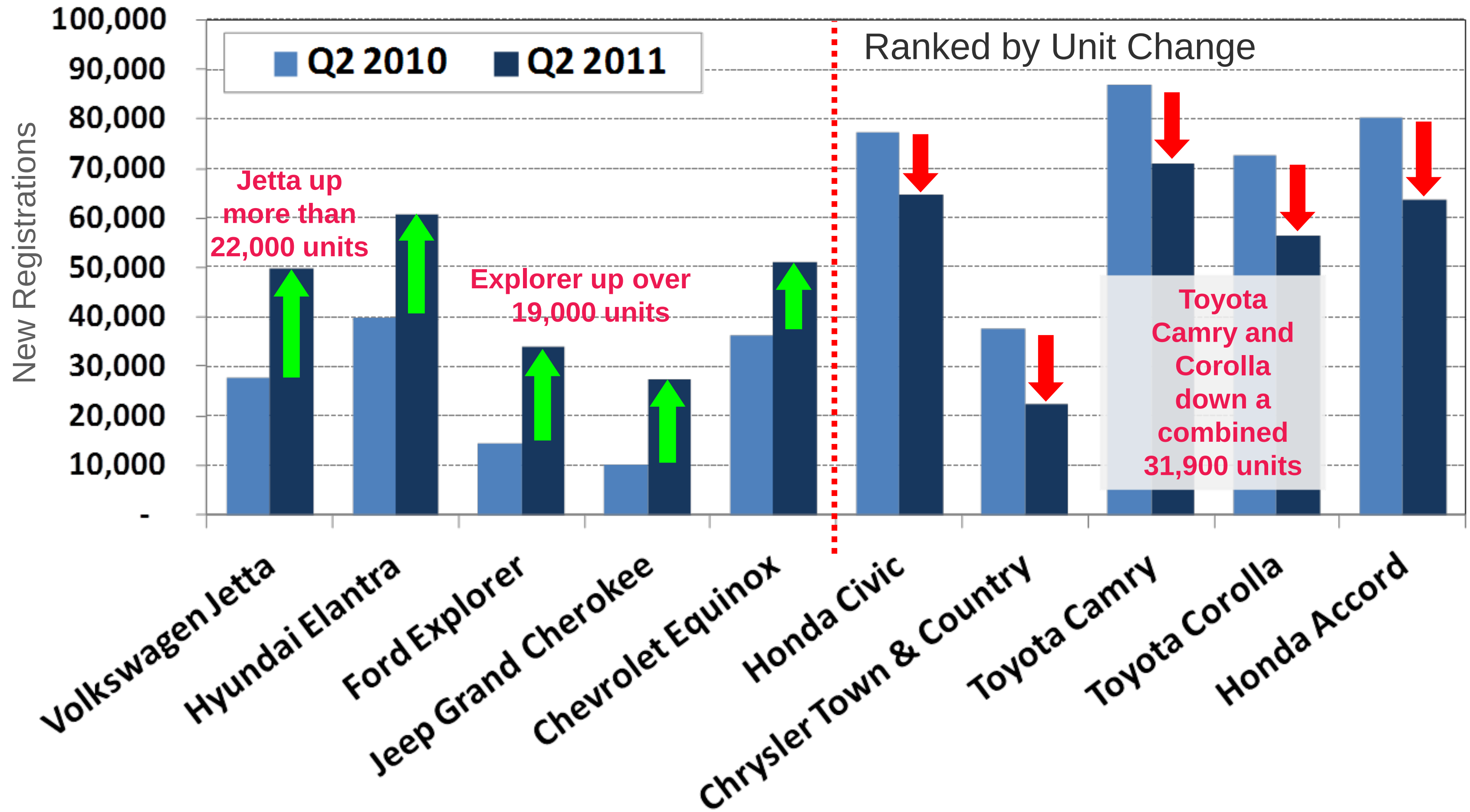


- Hyundai had the highest unit gain (+60,000 units) versus Q2 2010, and also had the highest percentage point gain (+23.7%)
- GM had the second highest unit gain, +53,000 units (+9.2%), while Chrysler achieved the second highest percentage point gain of 12.2% (+35,000 units)
- Toyota had the largest unit and percentage drop, down 81,000 and 17.6% respectively

	Q2 2010	Q2 2011	Diff.	% Chg
GM	580,743	633,928	53,185	9.2%
Ford	491,487	538,785	47,298	9.6%
Toyota	462,349	380,922	(81,427)	-17.6%
Chrysler	290,503	325,947	35,444	12.2%
Hyundai	255,598	316,195	60,597	23.7%
Honda	332,220	306,753	(25,467)	-7.7%
Nissan	220,591	234,877	14,286	6.5%

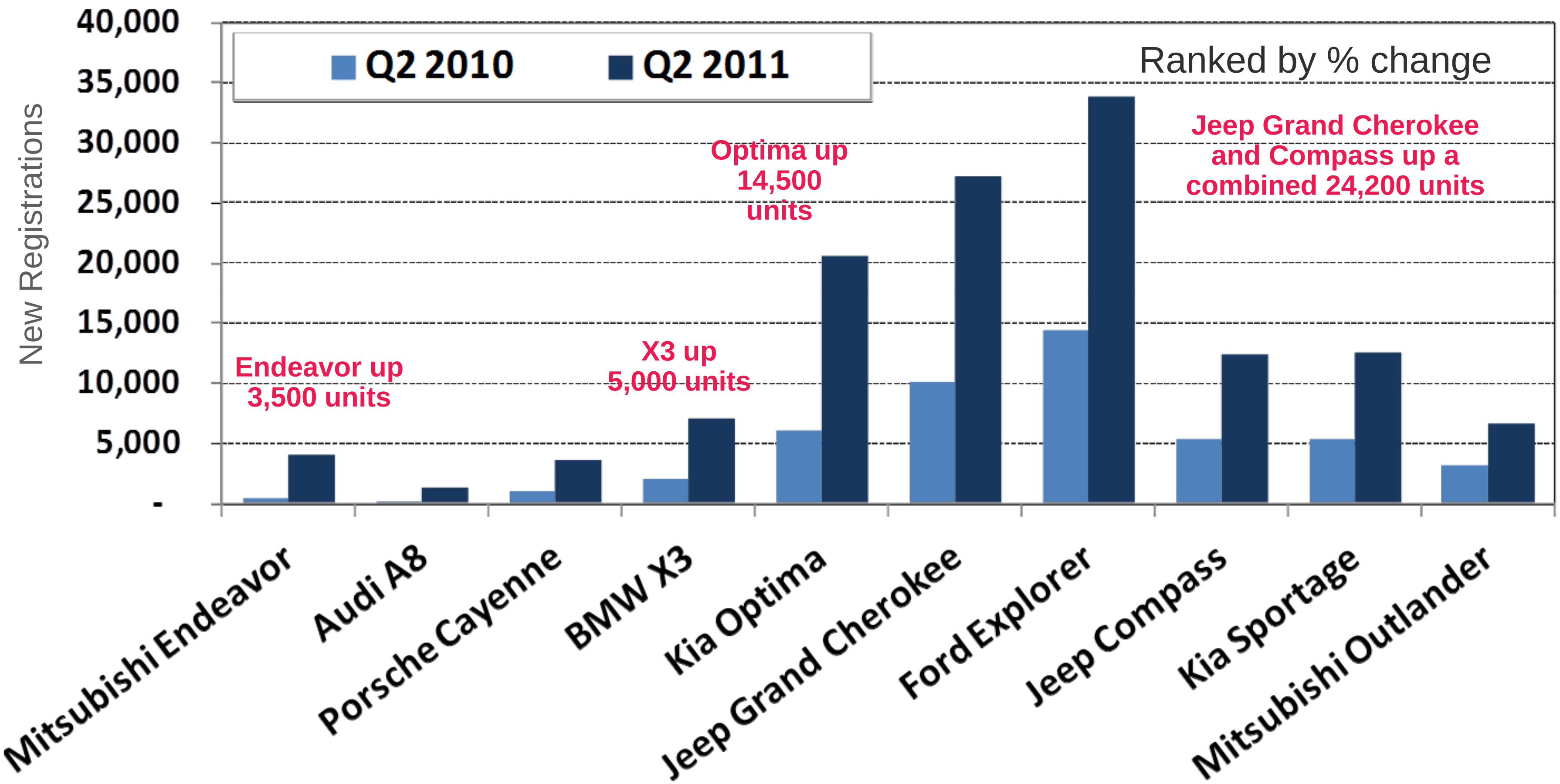
Source: Experian Automotive

Market Changers



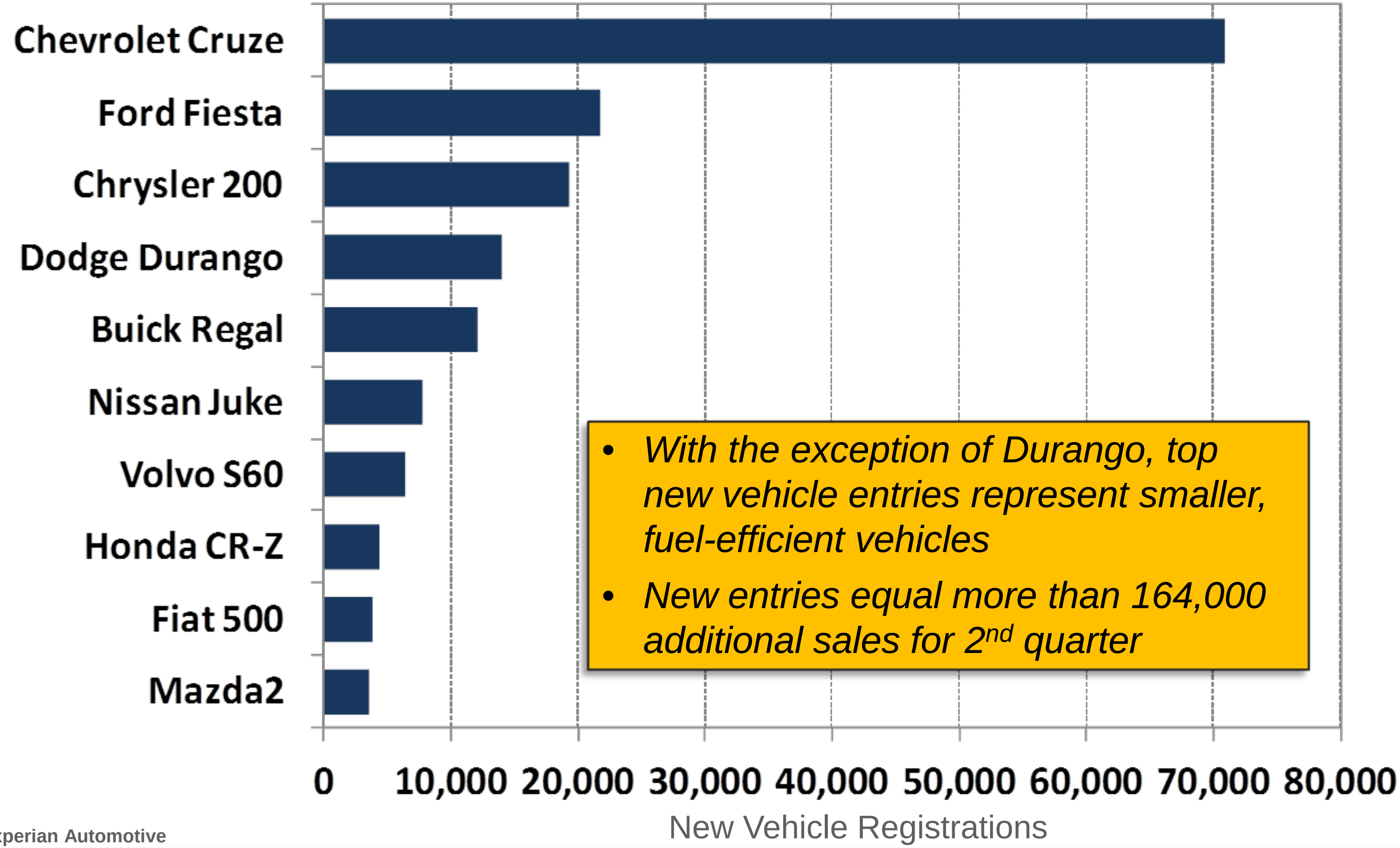
Source: Experian Automotive

M&M's (Market Movers)



Source: Experian Automotive

NVE (New Vehicle Entries) Q2 2011 Performance



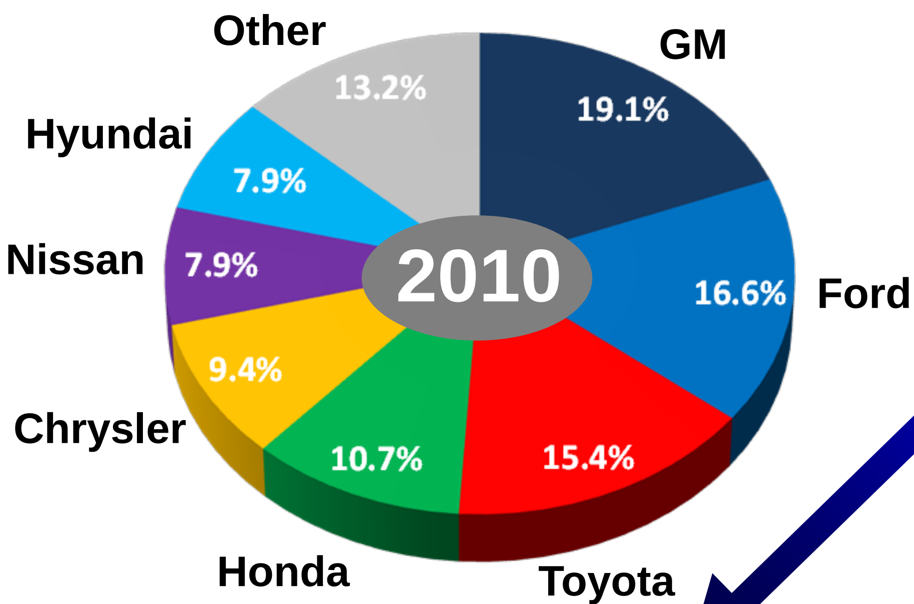
- *With the exception of Durango, top new vehicle entries represent smaller, fuel-efficient vehicles*
- *New entries equal more than 164,000 additional sales for 2nd quarter*

Source: Experian Automotive

MARKET SHARE

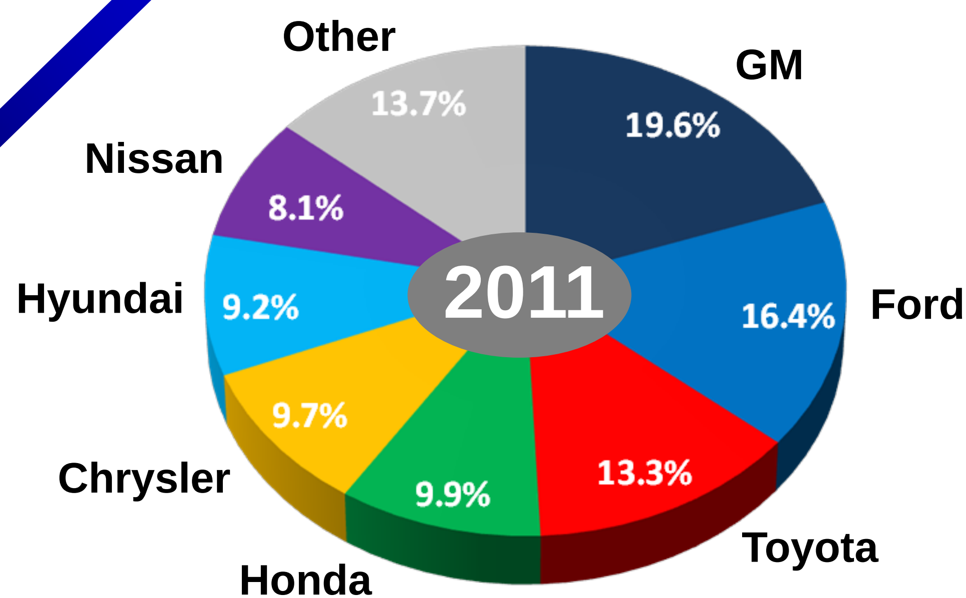
Manufacturer Market Share Analysis

Q2 2011 YTD vs Q2 2010 YTD Market Share



Who is up?

- Hyundai 1.3% share
- GM 0.5% share
- Chrysler 0.3% share
- Nissan 0.2% share



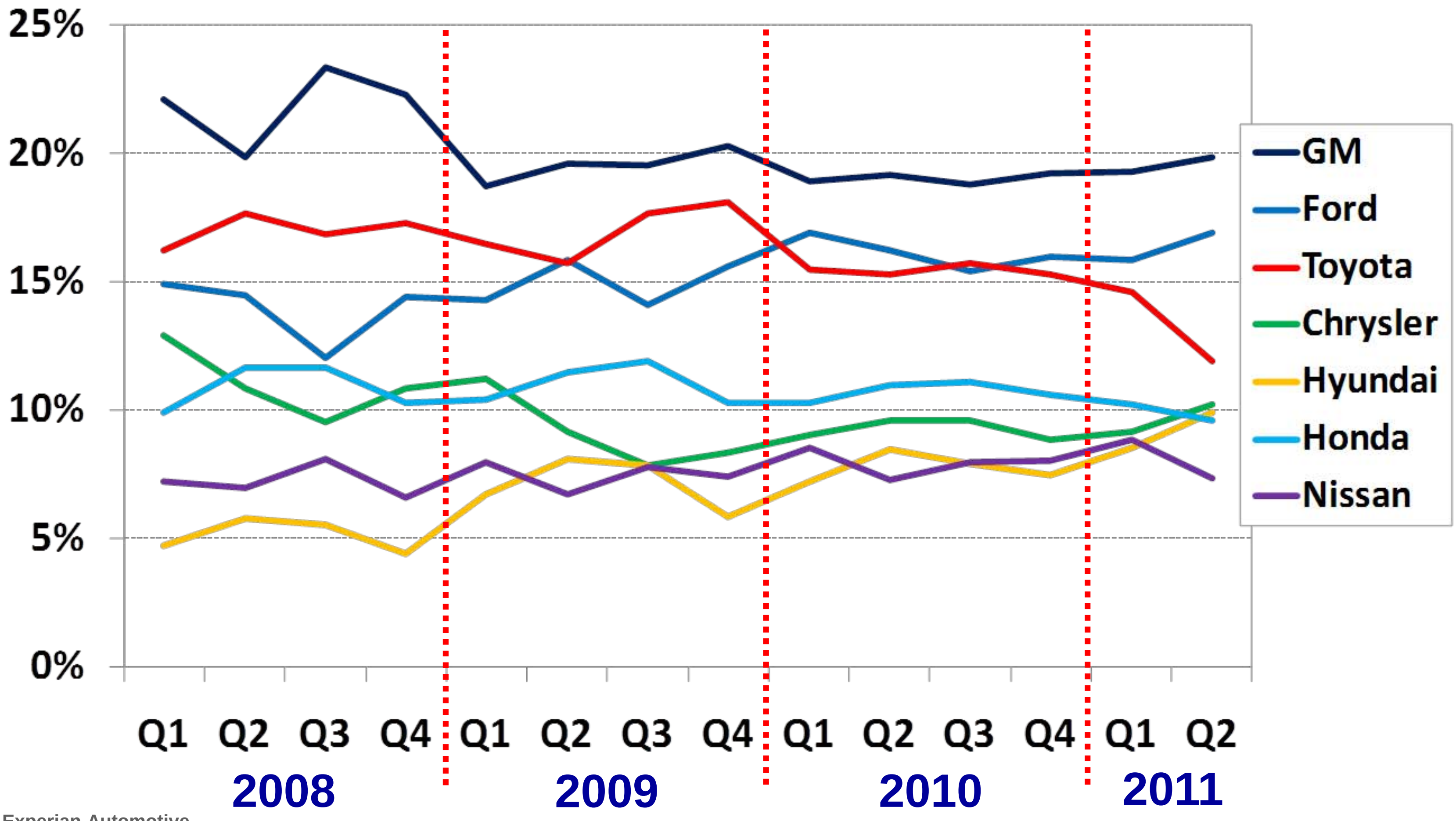
Who is down?

- Toyota -2.1% share
- Honda -0.8% share
- Ford -0.2% share

Source: Experian Automotive

Manufacturer Market Share Analysis

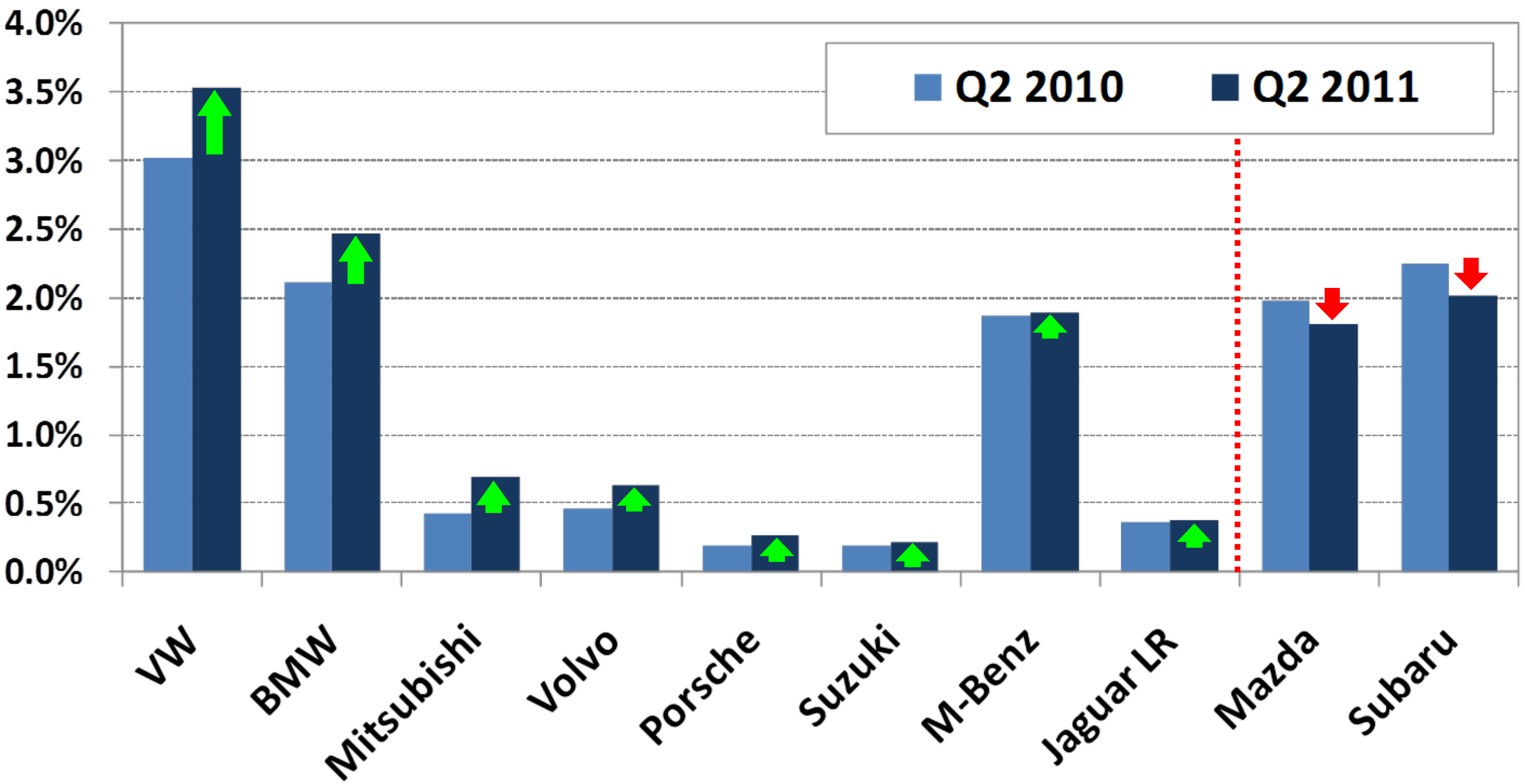
Market Share Trend



Source: Experian Automotive

Manufacturer Market Share Analysis - The 'Others'

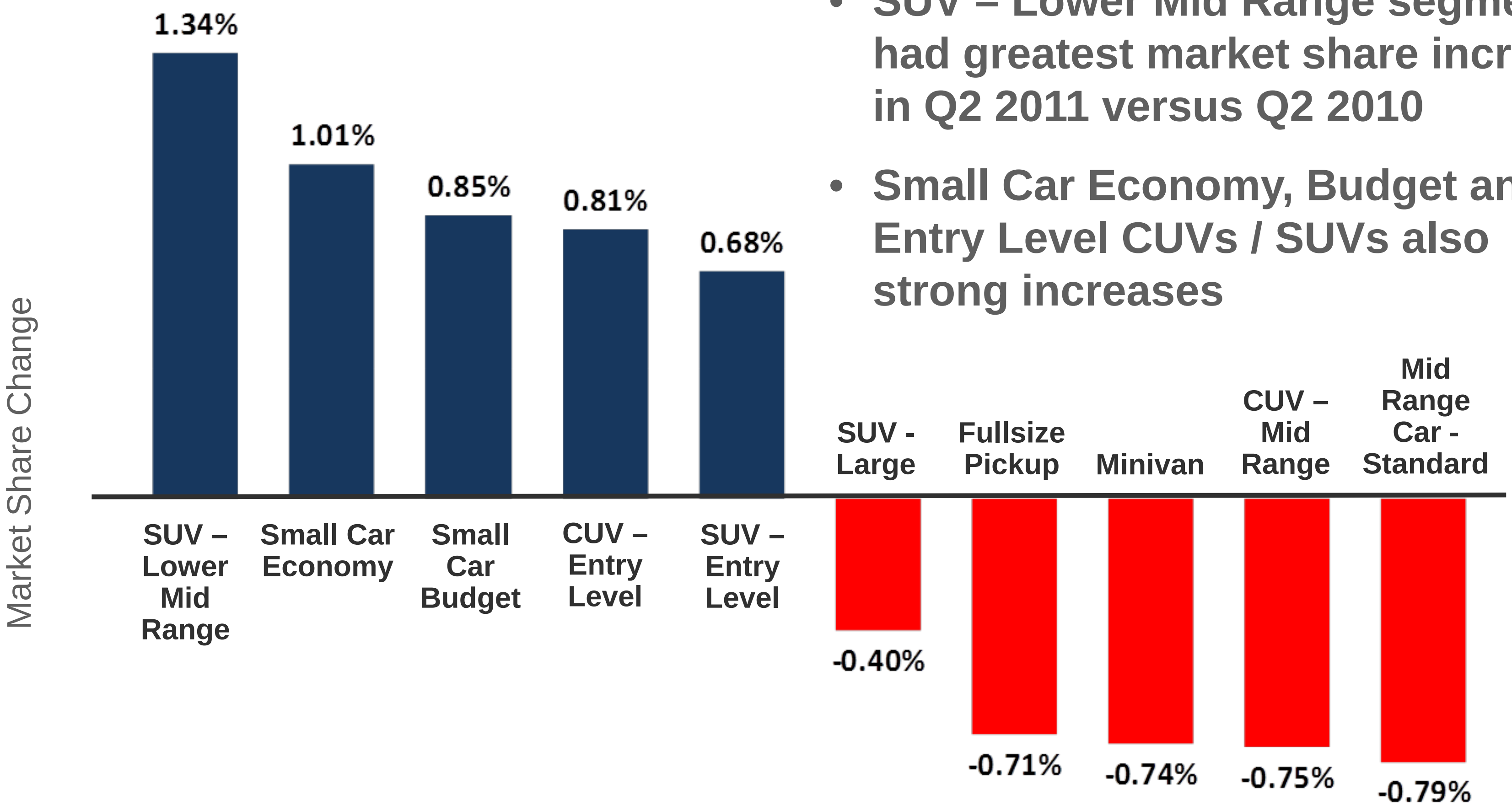
Q2 2010 vs Q2 2011 Market Share



Source: Experian Automotive

Market Share Analysis: Segment Level

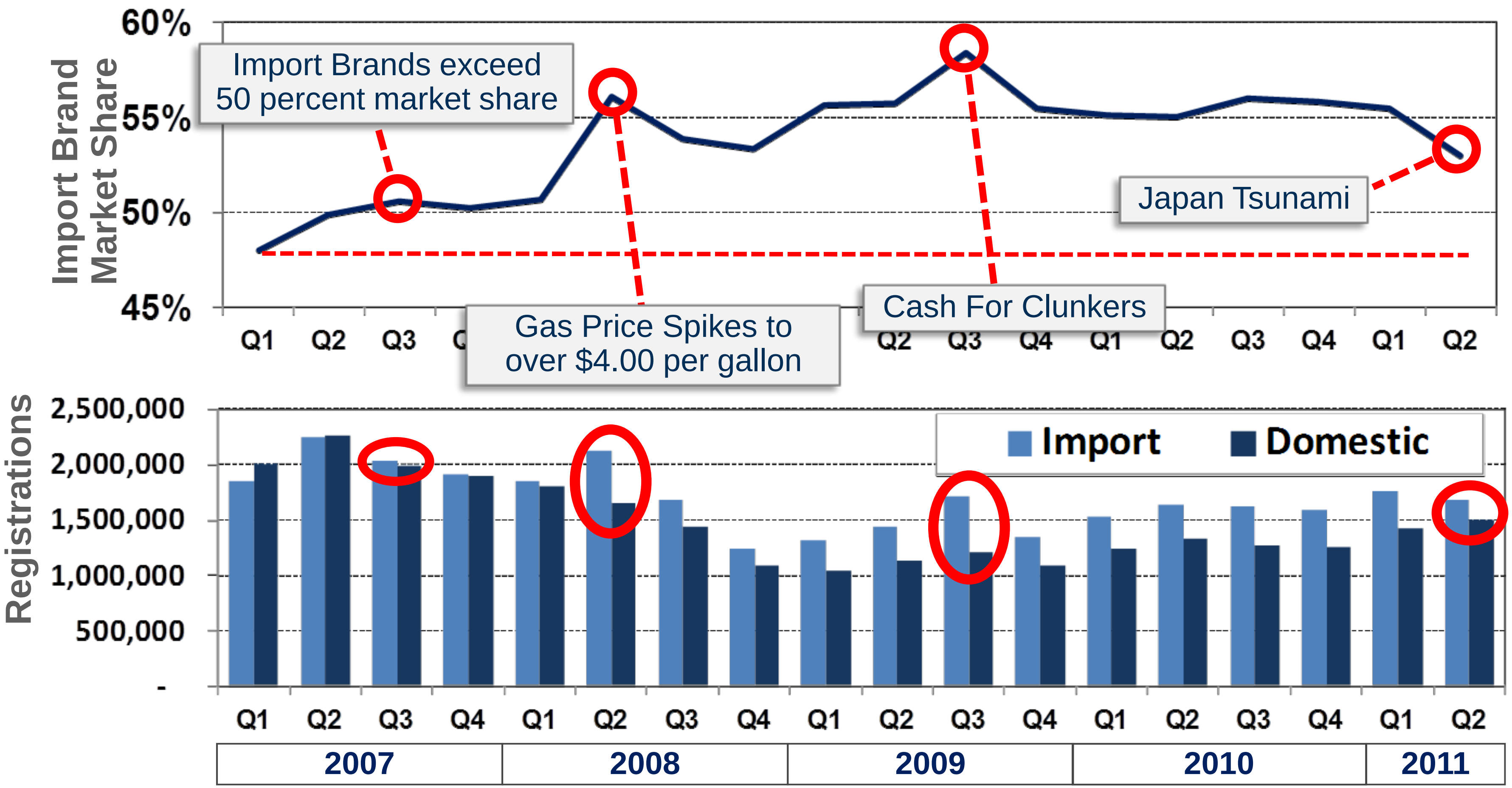
Q2 2010 vs Q2 2011 Market Share



- **SUV – Lower Mid Range segment had greatest market share increase in Q2 2011 versus Q2 2010**
- **Small Car Economy, Budget and Entry Level CUVs / SUVs also had strong increases**

Source: Experian Automotive

Market Share Analysis
U.S. Imports vs. Domestics



Source: Experian Automotive

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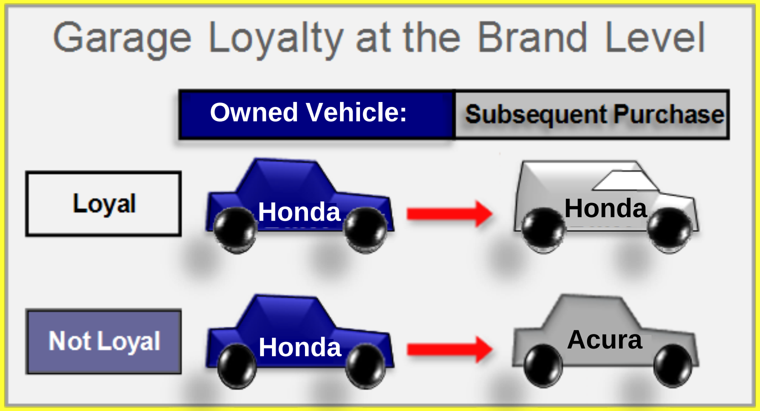
CUSTOMER LOYALTY

Loyalty Methodology

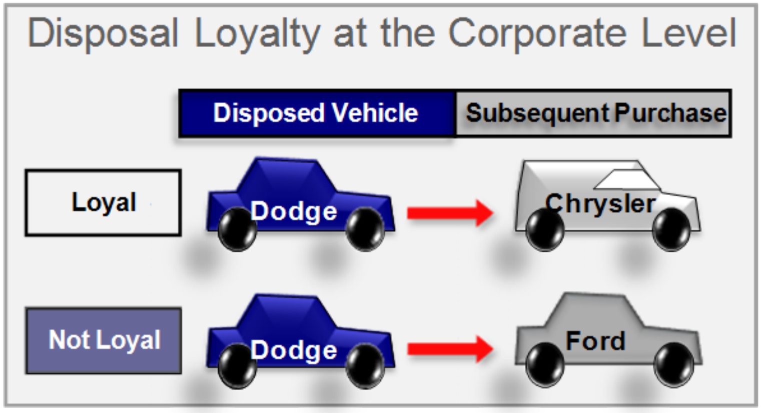
Garage loyalty measures whether a new vehicle purchase matches a prior new vehicle owned, including vehicles currently in the garage *or disposed* up to 90 days prior to the new vehicle purchase.

Provides complete view of repurchase activity



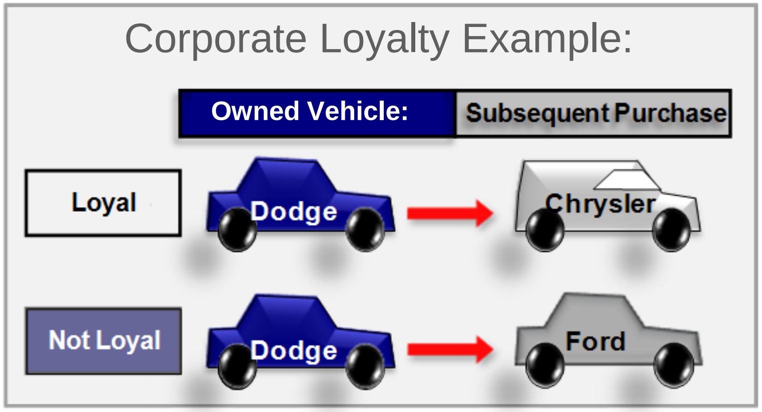
Disposal loyalty measure whether a new vehicle purchase matches a vehicle disposed of +/- 90 days of the new vehicle purchase.

Essentially tracking vehicle replacement

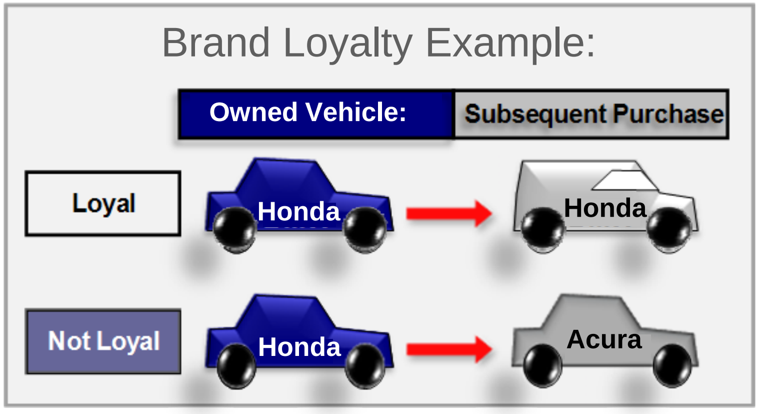


Loyalty Types

Corporate Loyalty measures whether a new vehicle purchase matches a prior new vehicle owned at the corporate level. Includes all brands under the corporate umbrella

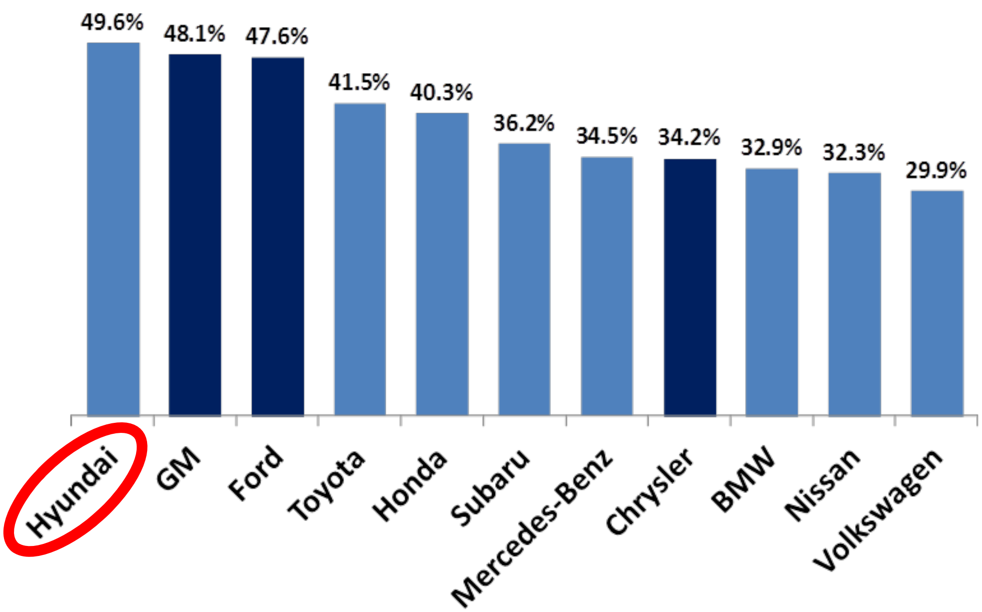


Brand Loyalty measures whether a new vehicle purchase matches a prior new vehicle owned at the brand level.



Market Overview - Loyalty

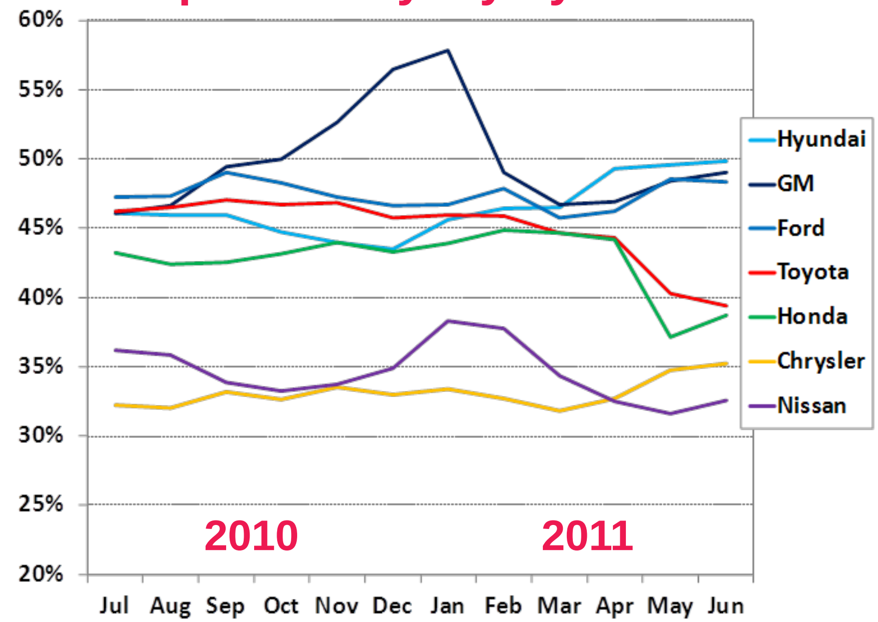
Q2 2011 Corporate Loyalty



- Hyundai is highest in corporate loyalty for the first time
- GM loyalty has dropped, Ford has gained
- Toyota and Honda both just over 40 percent

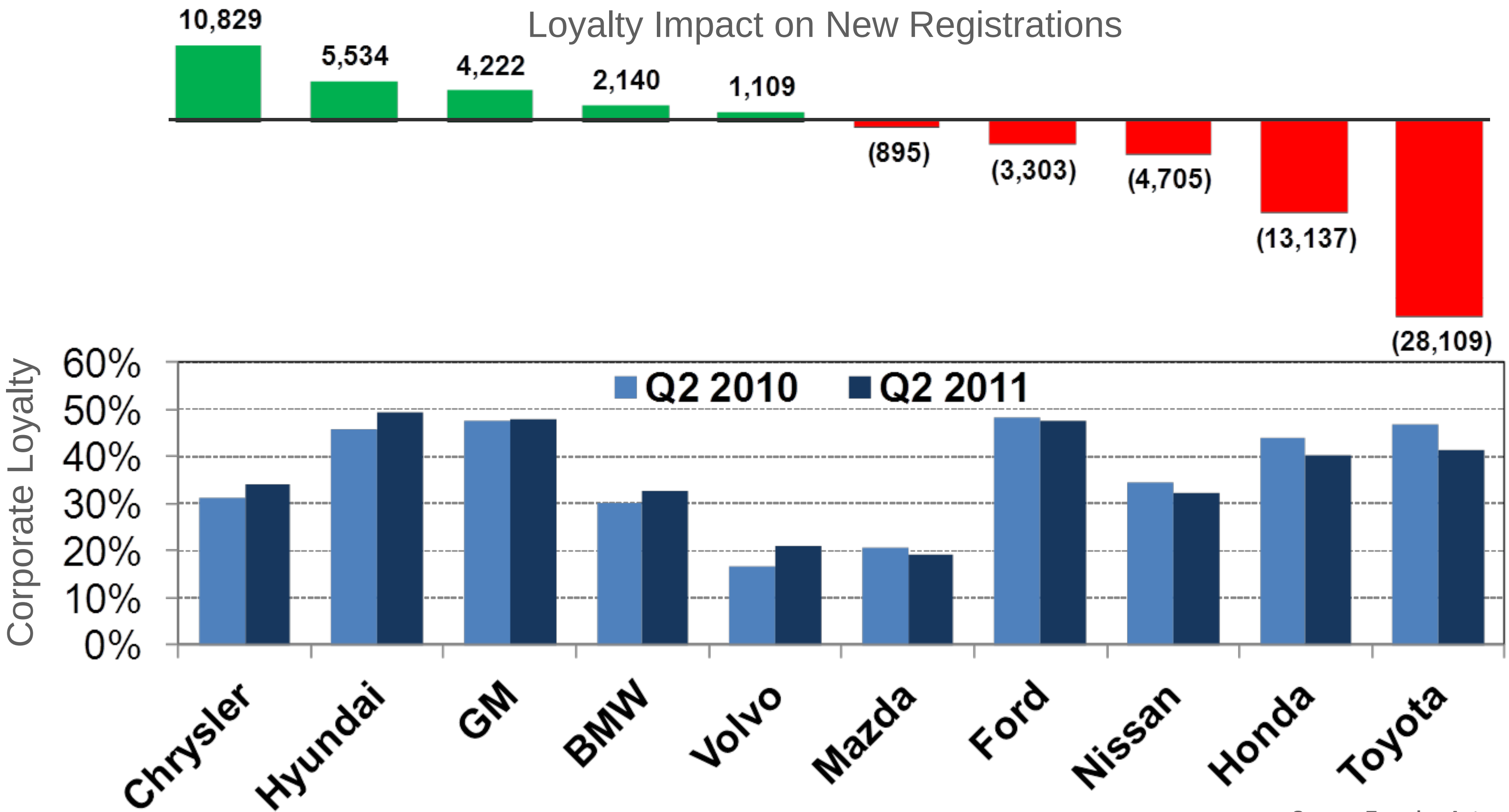
Source: Experian Automotive

Corporate Loyalty by Month



- Hyundai is on top in corporate loyalty for entire 2nd quarter
- Toyota and Honda had large drops
- Chrysler surpasses Nissan

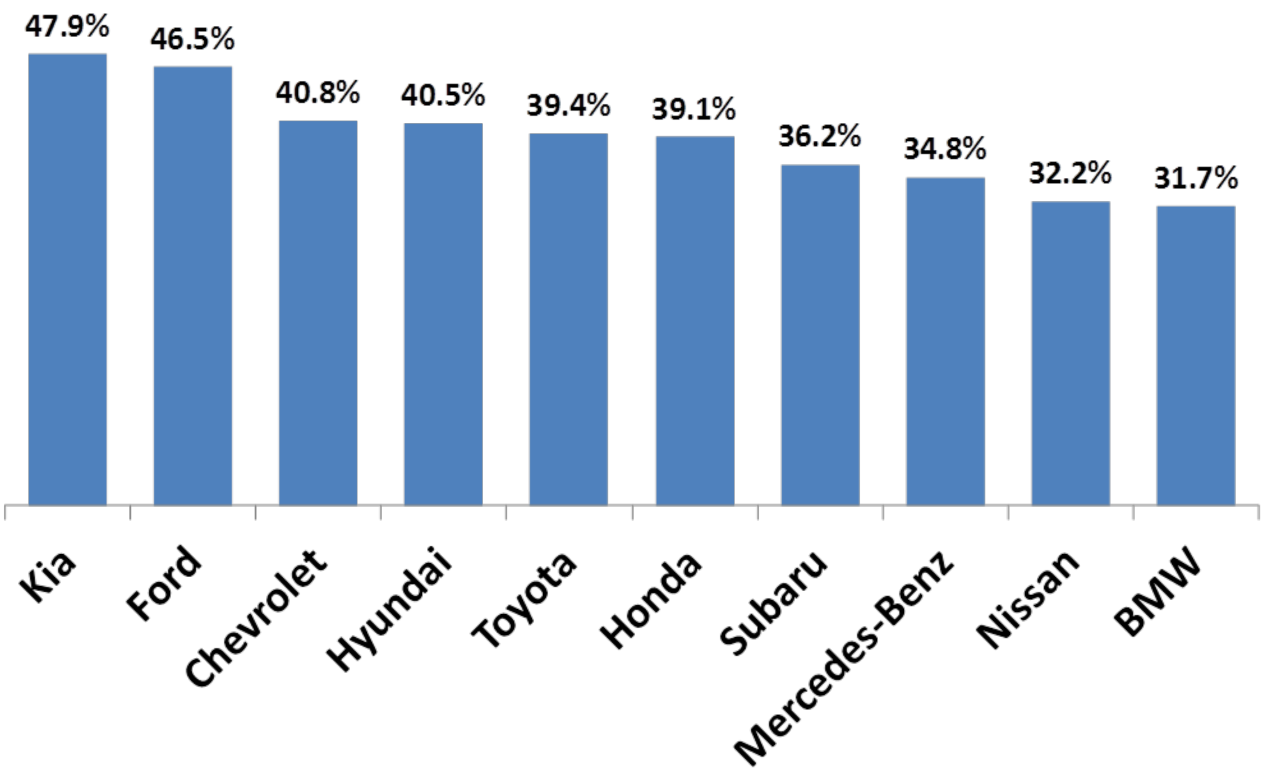
Corporate Loyalty – Impact in Q2 2011 Registrations



Source: Experian Automotive

Brand Loyalty – Q2 2011

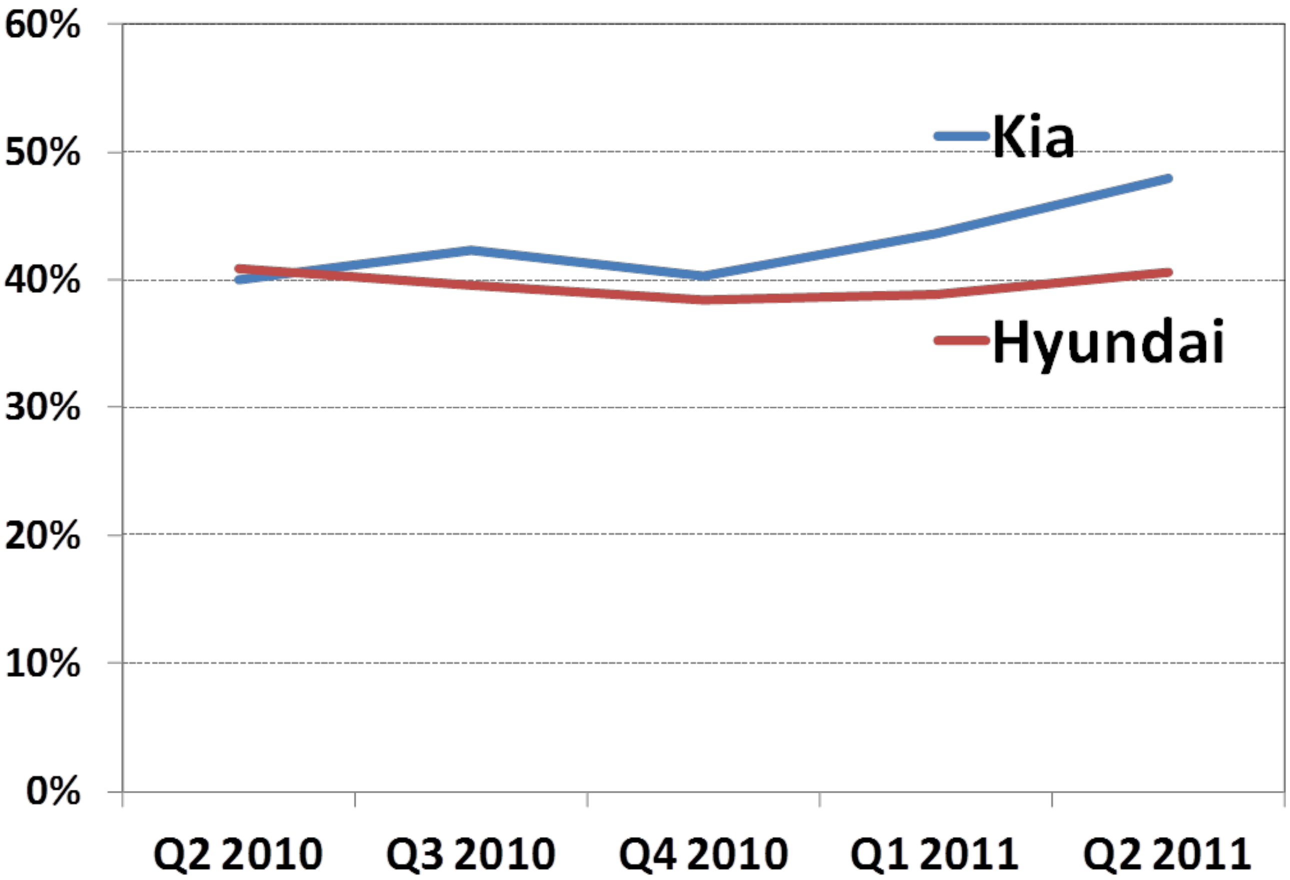
Q2 2011 Brand Loyalty



- Kia is highest, with nearly 48 percent returning to brand
- Ford is second highest, with 46.5 percent brand loyalty
- Chevrolet, Hyundai, Toyota and Honda are all around 40 percent
- Subaru brand loyalty is approx 36 percent

Source: Experian Automotive

Brand Loyalty – Hyundai vs. Kia

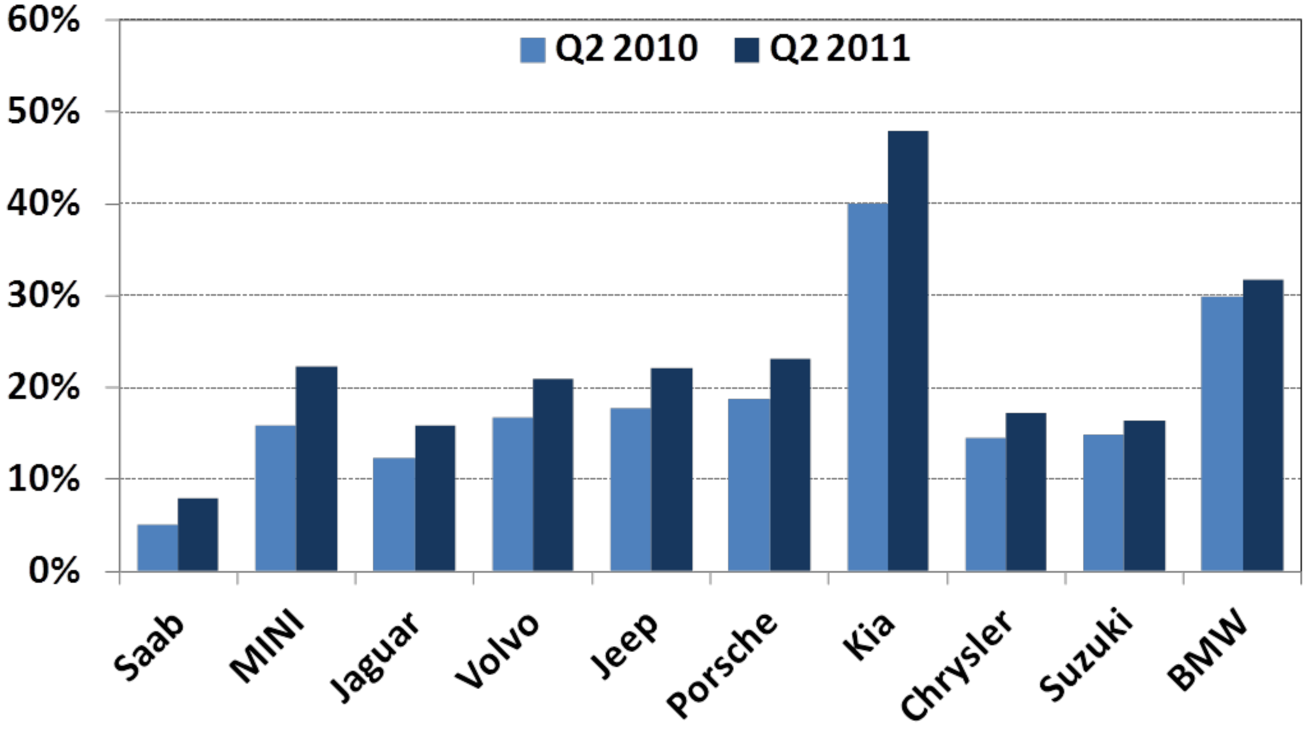


- Kia surpassed Hyundai in brand loyalty Q3 2010
- Kia owners are key in upward trend of Hyundai corporate loyalty performance

Source: Experian Automotive

Brand Loyalty – Top Gainers for Q2 2011

Q2 2011 vs Q2 2010 Brand Loyalty: ranked by percentage point increase



- Saab had highest increase, increasing their brand loyalty by more than one-half vs. Q2 2010
- Mini had the second highest gain, a more than 40 percent gain
- Brands such as Volvo, Jeep, Chrysler and Suzuki trying to regain loyalty positions

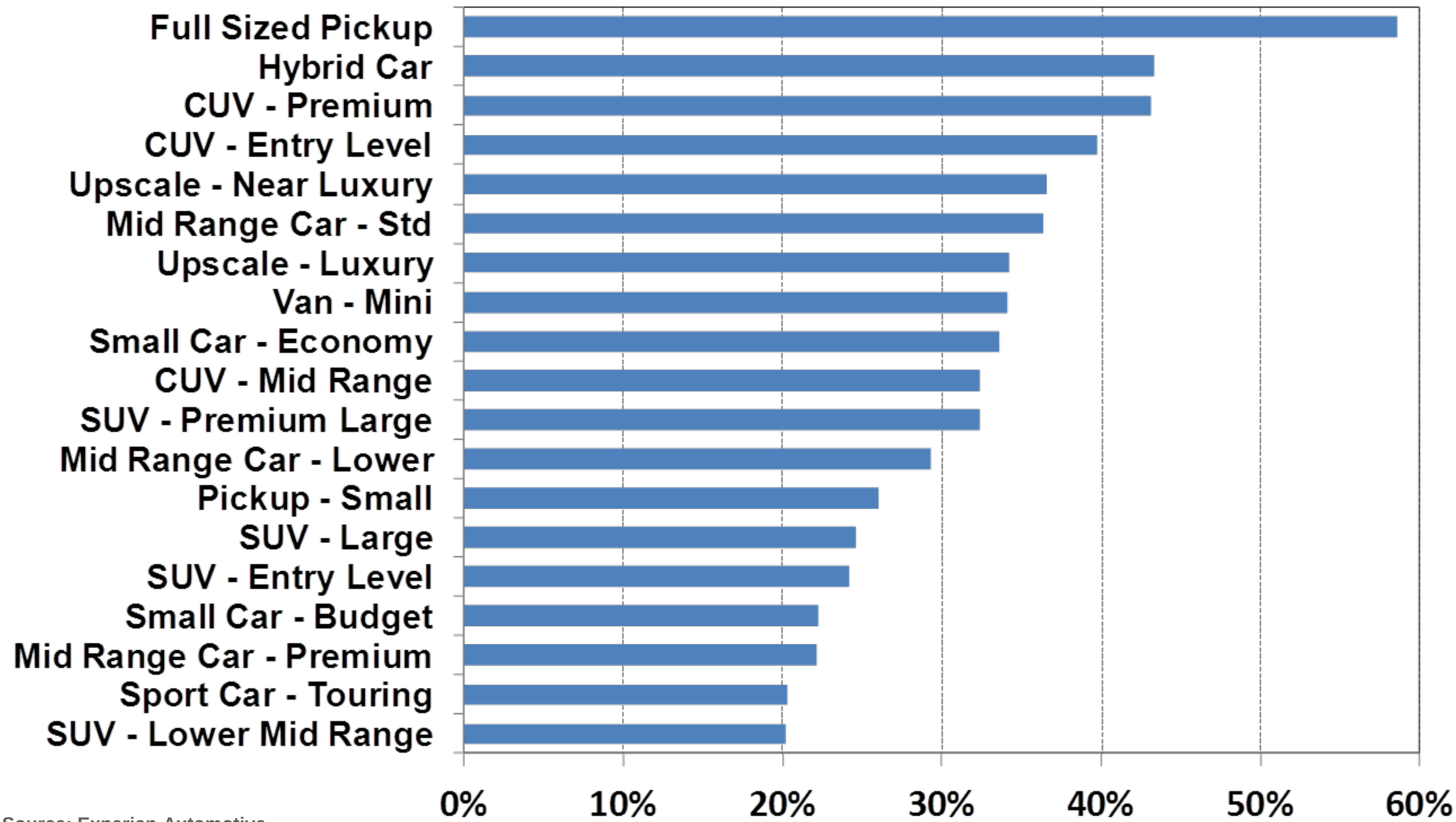
Source: Experian Automotive

Brand Loyalty by Model: Top 10

- **Kia Forte owners were most brand loyal, with nearly seven out of ten returning to Kia**
- **Chevrolet Cruze owners were second-most loyal**
- **Ford vehicles made up six of the top ten in brand loyalty**
- **Kia had three of the top ten brand loyal vehicles**

Source: Experian Automotive

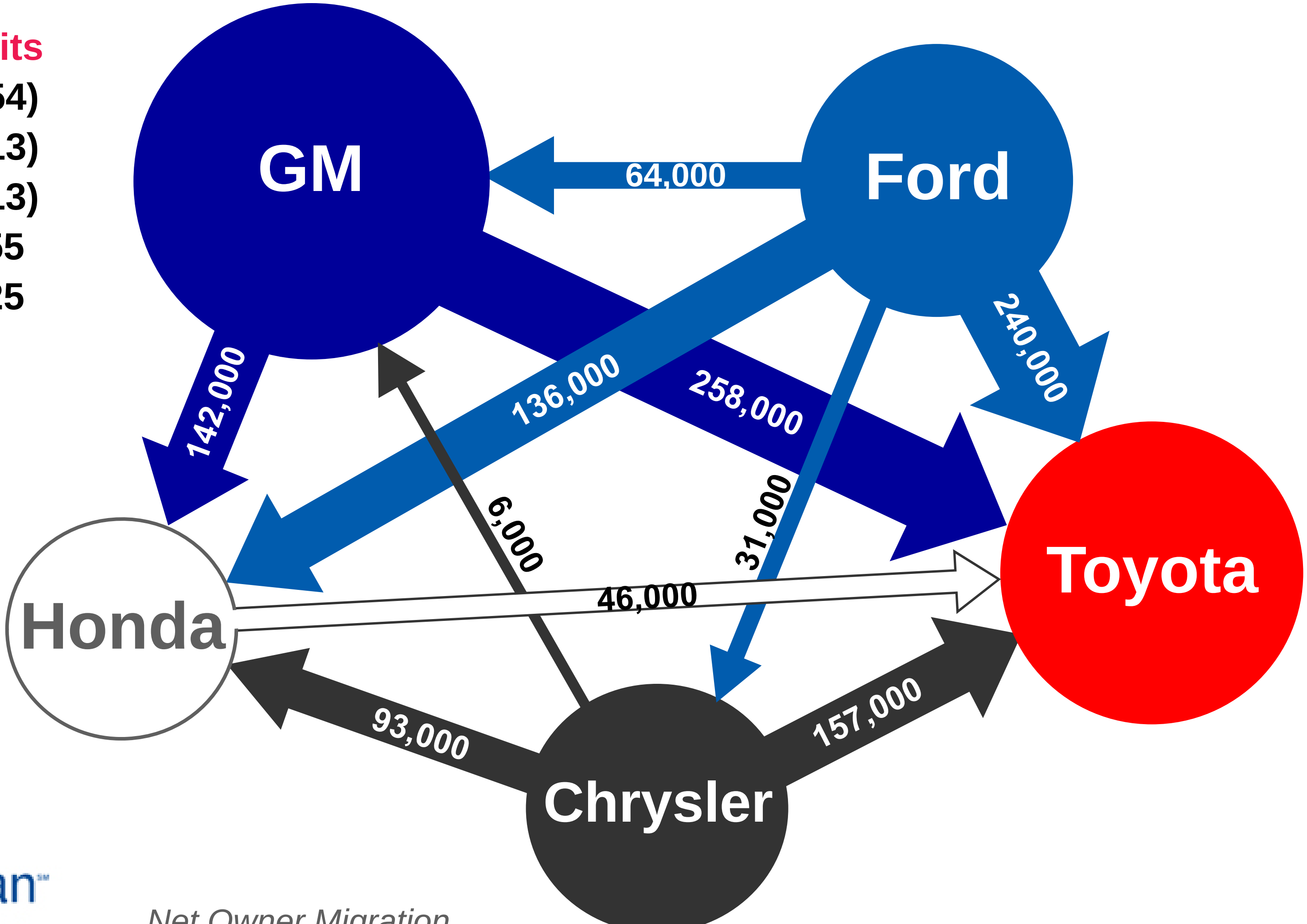
Segment Loyalty: Select High-Volume Segments



Source: Experian Automotive

2007 – Who took from Whom?

	Net Units
Ford	(471,254)
GM	(330,313)
Chrysler	(225,213)
Honda	325,555
Toyota	701,225



Net Owner Migration

Source: Experian Automotive

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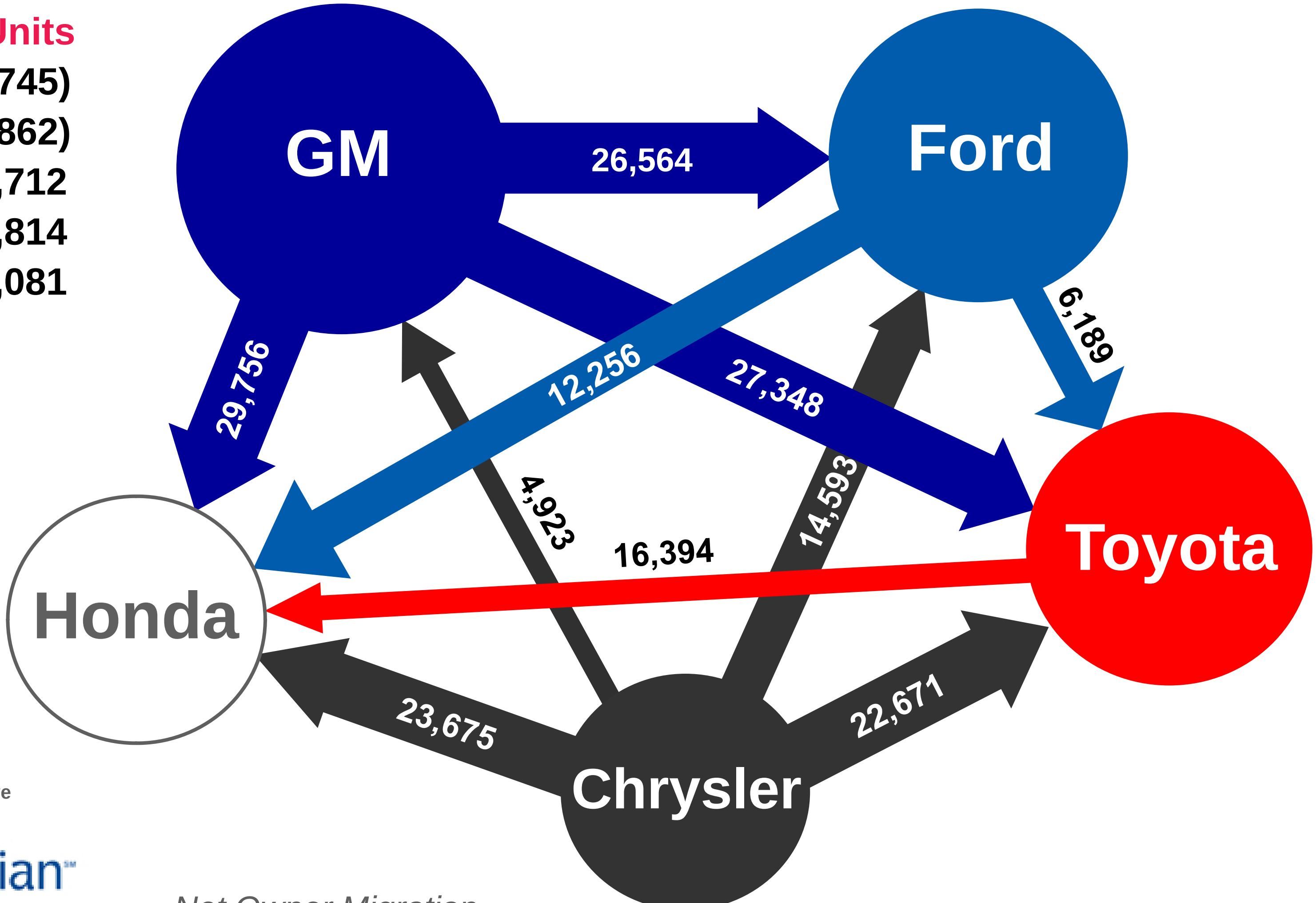
Q2 2011: Who's taking from Whom?

	Net Units
GM	(78,745)
Chrysler	(65,862)
Ford	22,712
Toyota	39,814
Honda	82,081



Net Owner Migration

Source: Experian Automotive

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ADDITIONAL INDUSTRY INSIGHTS

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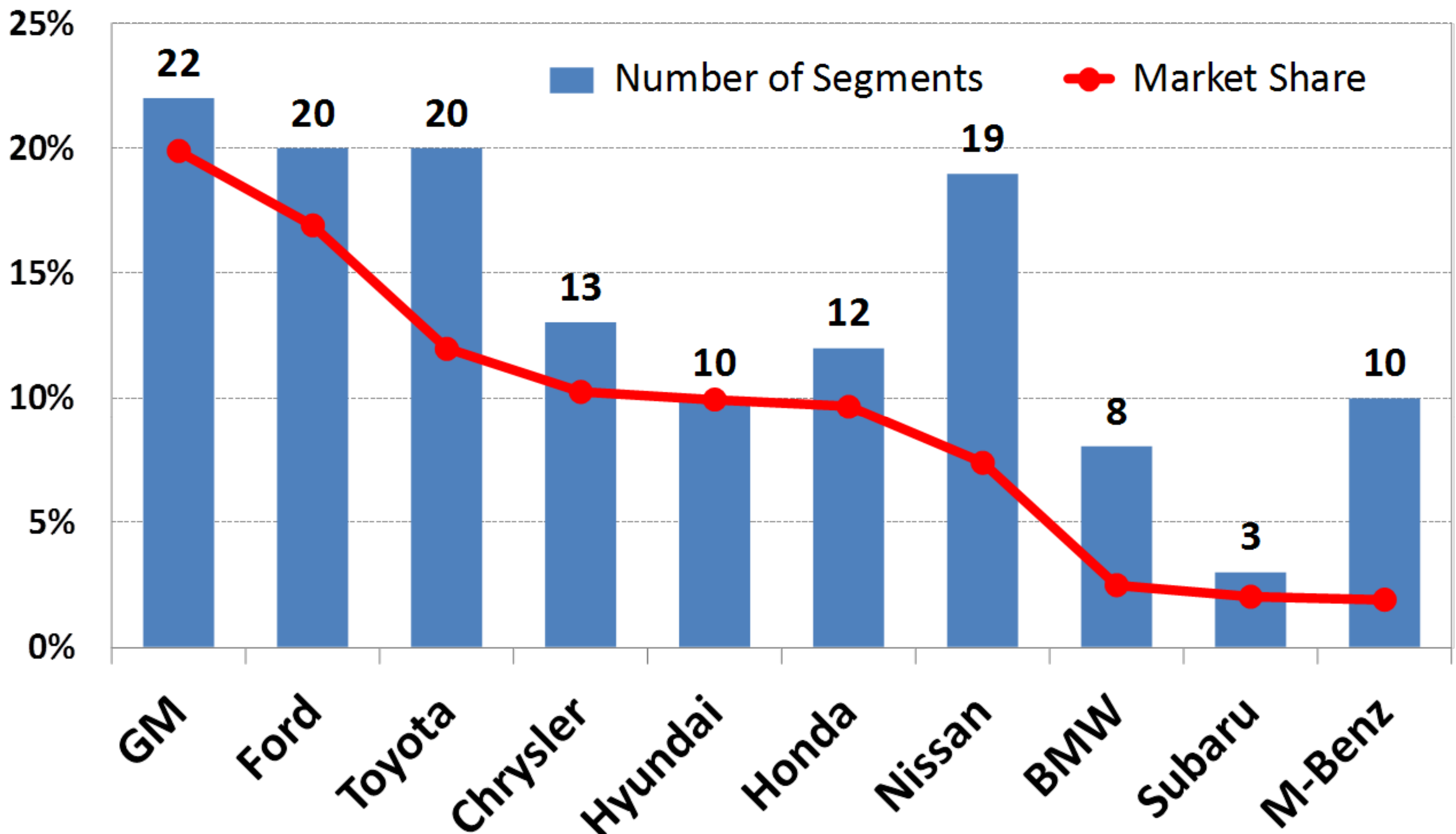
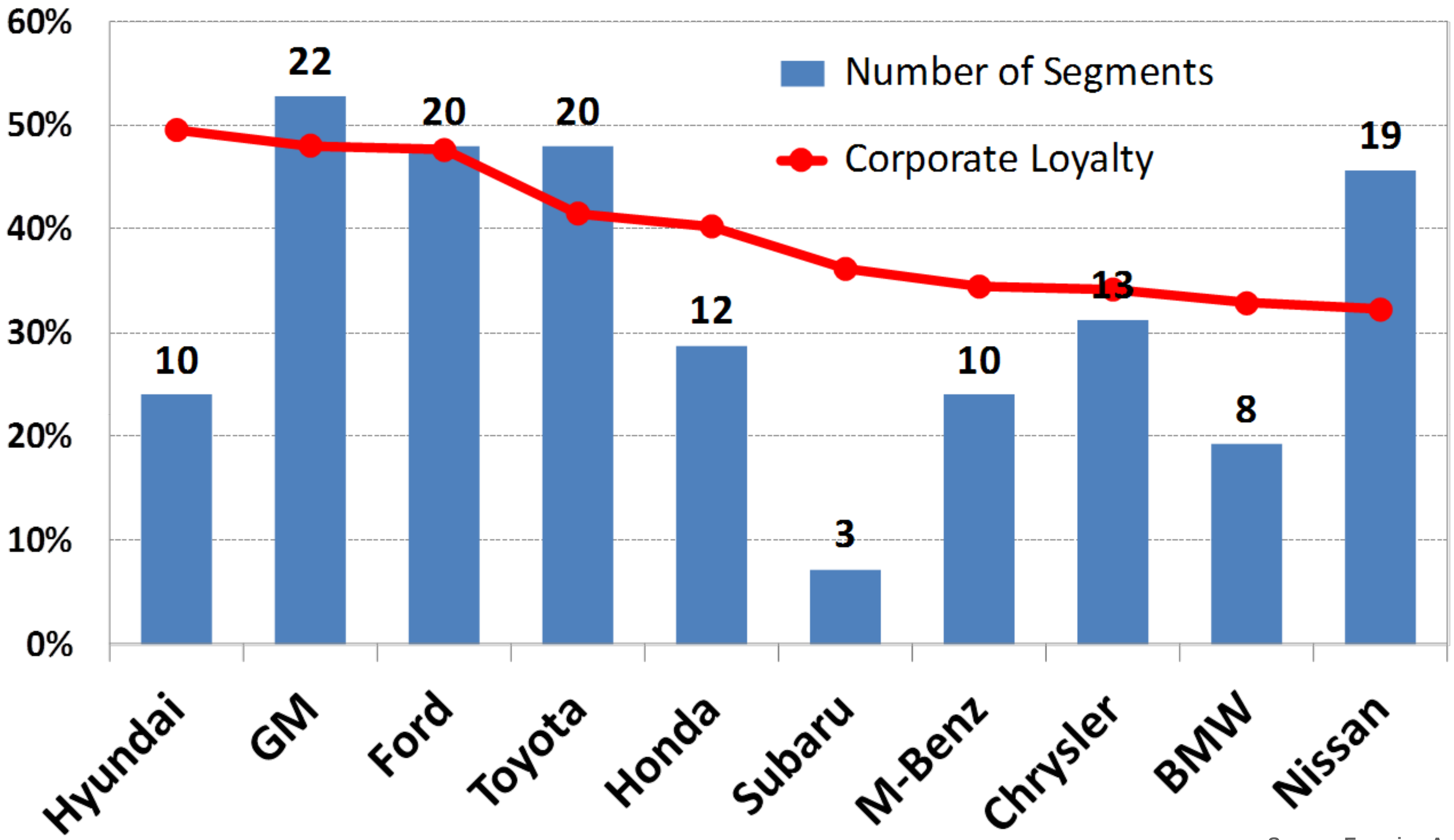
MARKET SHARE AND LOYALTY EFFICIENCY

Market Share by Segment Coverage



Source: Experian Automotive

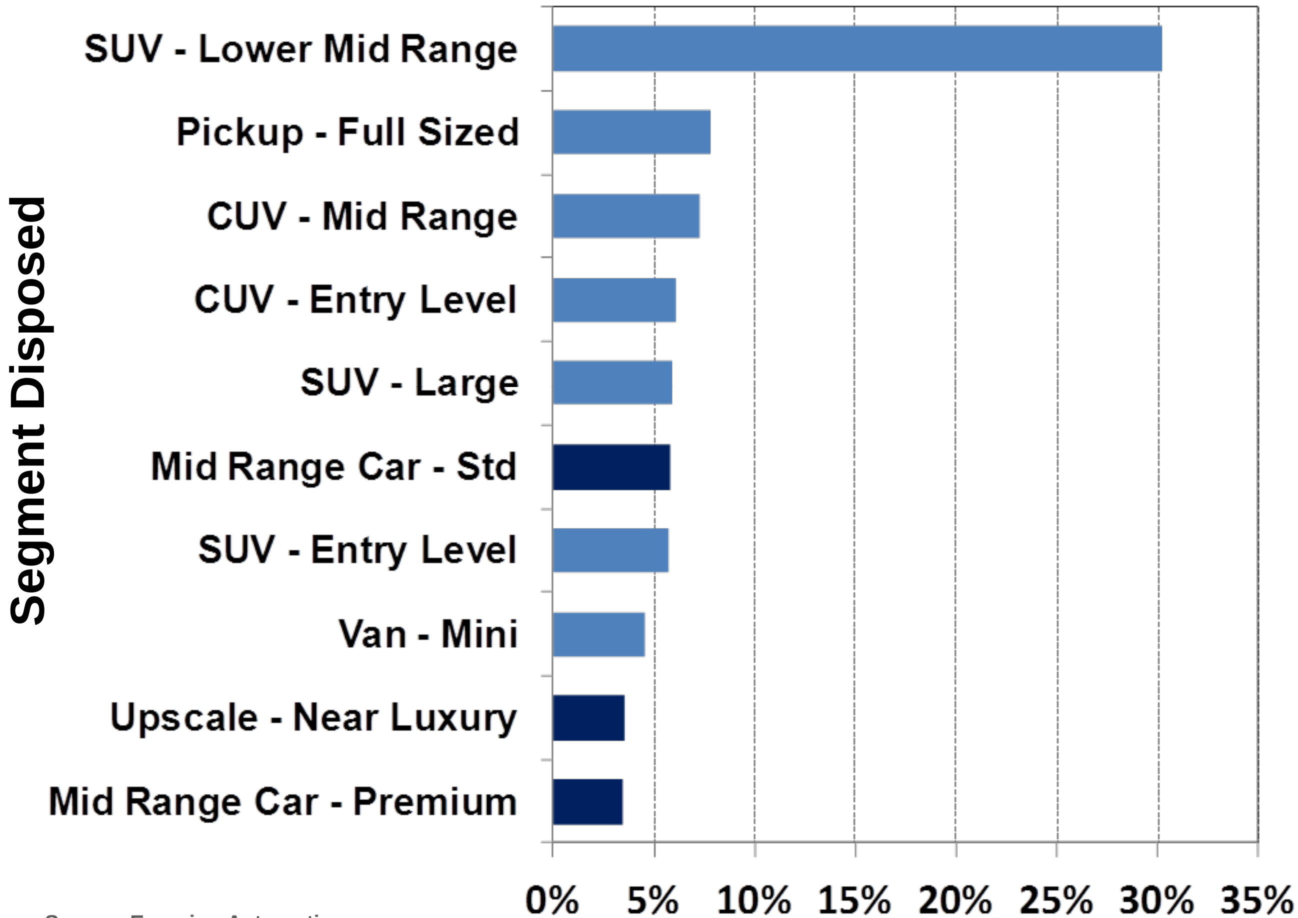
Corporate Loyalty by Segment Coverage



Source: Experian Automotive

SEGMENT MIGRATION

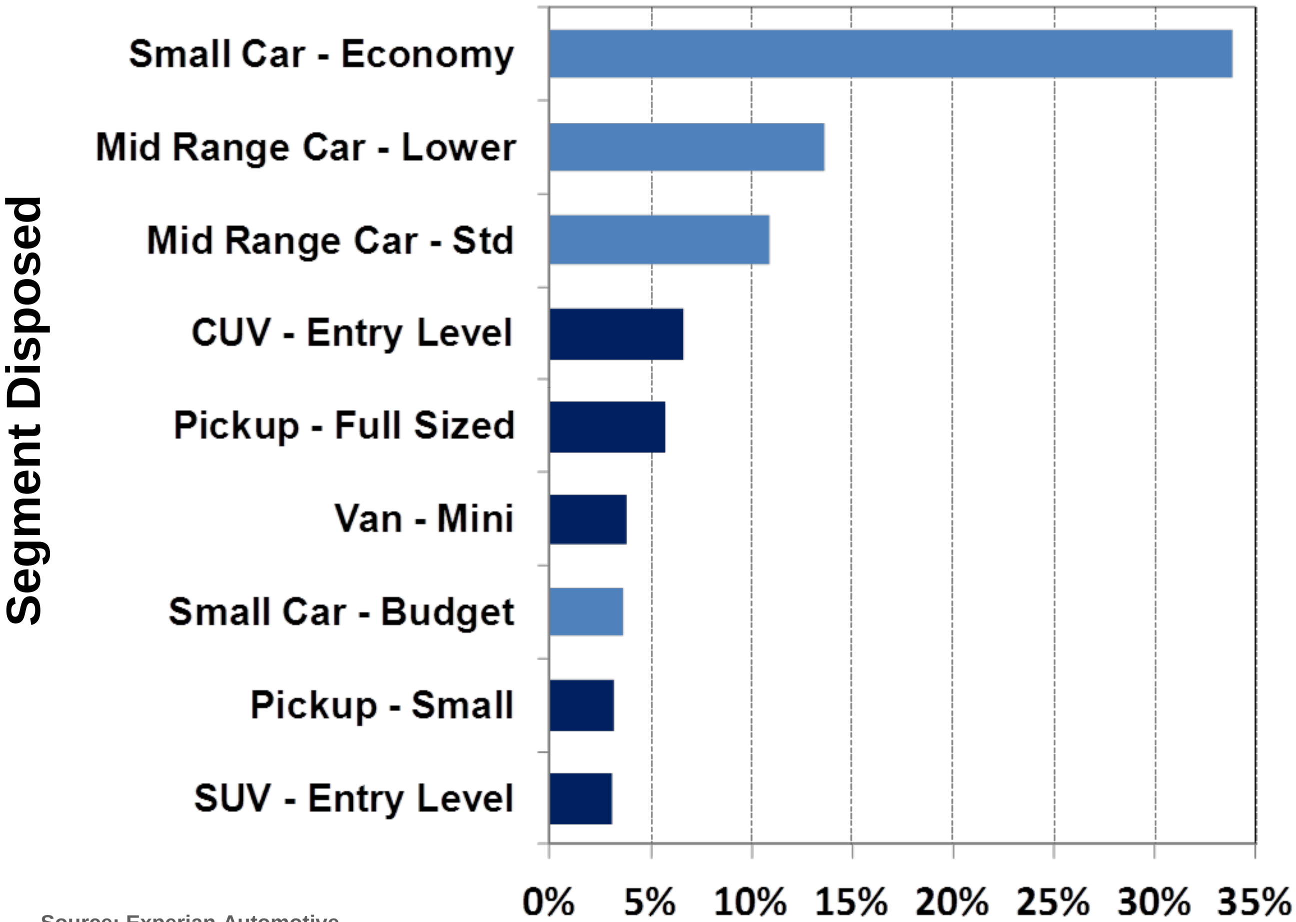
Segment Migration: Into SUV Lower Mid Range



- Of all SUV Lower Mid Range buyers, 30.2 percent came from same segment
- Majority of buyers came from CUV and SUV segments
- Indicates customer need of the space / features available in this segment

Source: Experian Automotive

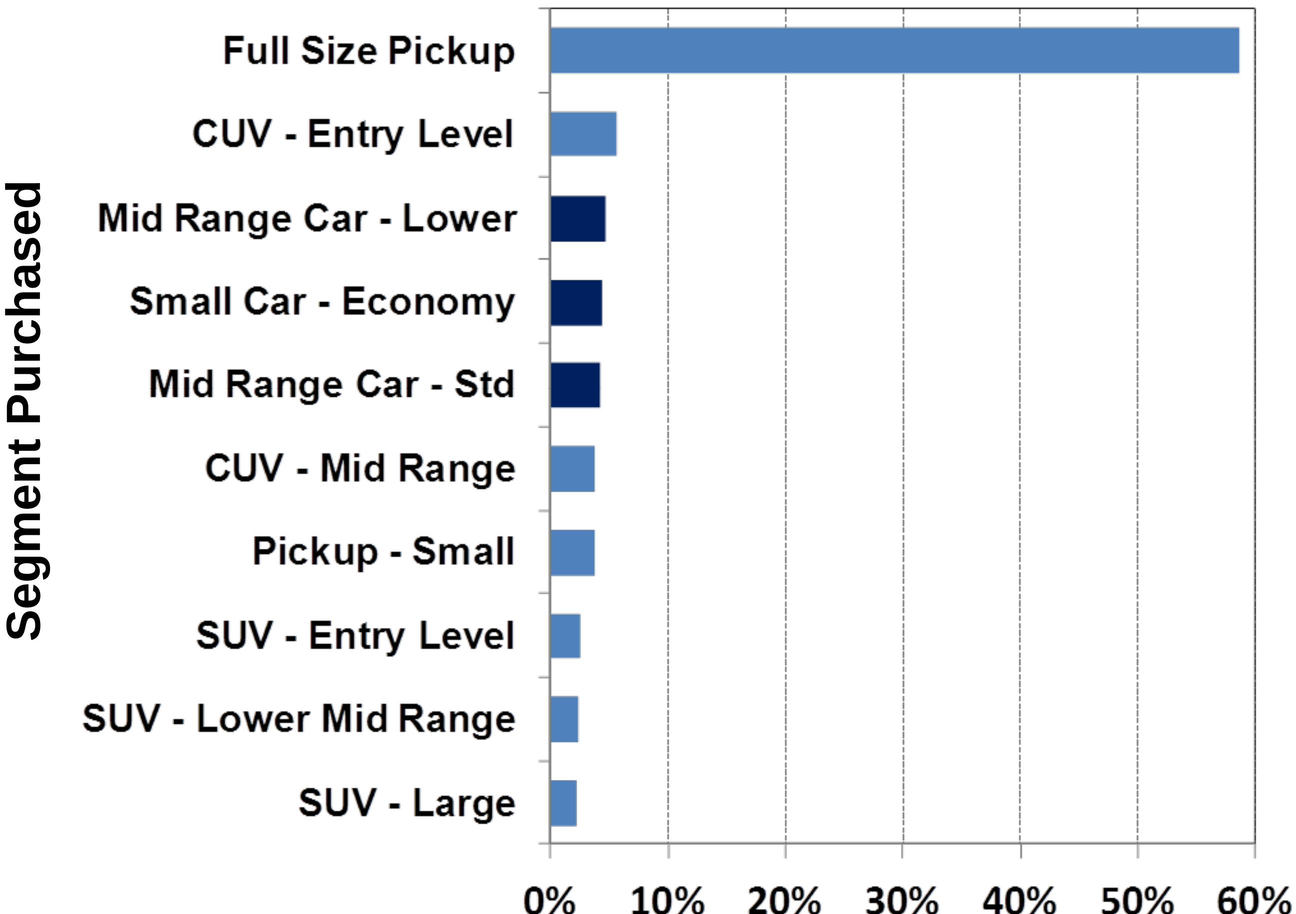
Segment Migration: Into Small Car - Economy



- Of all Small Car Economy buyers, 33.8 percent came from same segment
- Majority of buyers came from smaller car, CUV and SUV segments
- Indicates customer vehicle and/or fuel budget requirements than specific vehicle features in segment

Source: Experian Automotive

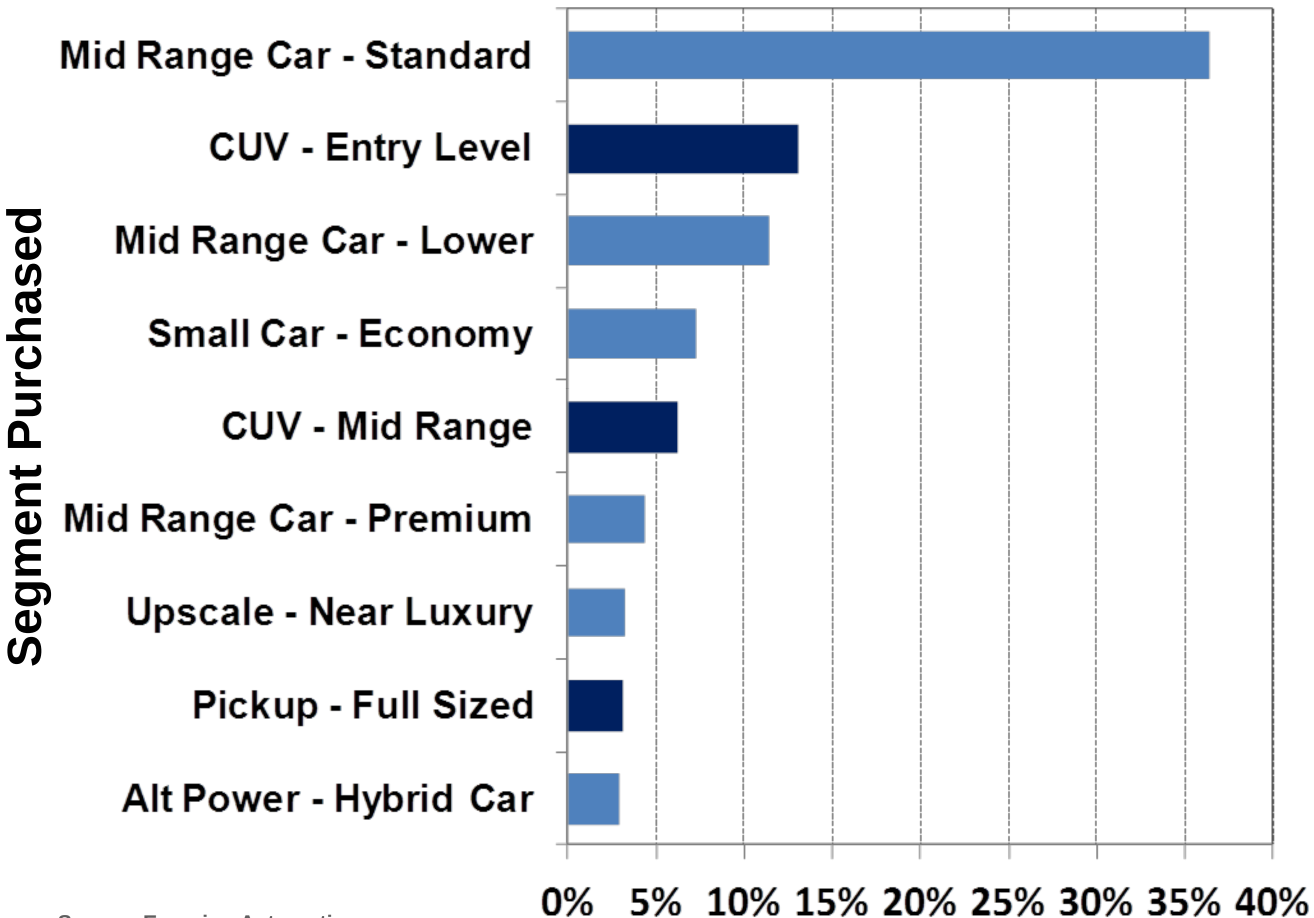
Segment Migration: Out of Full Size Pickup



- Of all Full Size Pickup disposers, 58.6 percent stayed within the segment
- Majority switched to smaller car, CUV and SUV segments
- Once the utility of a pickup is no longer required, move to a wide variety of more economical vehicles

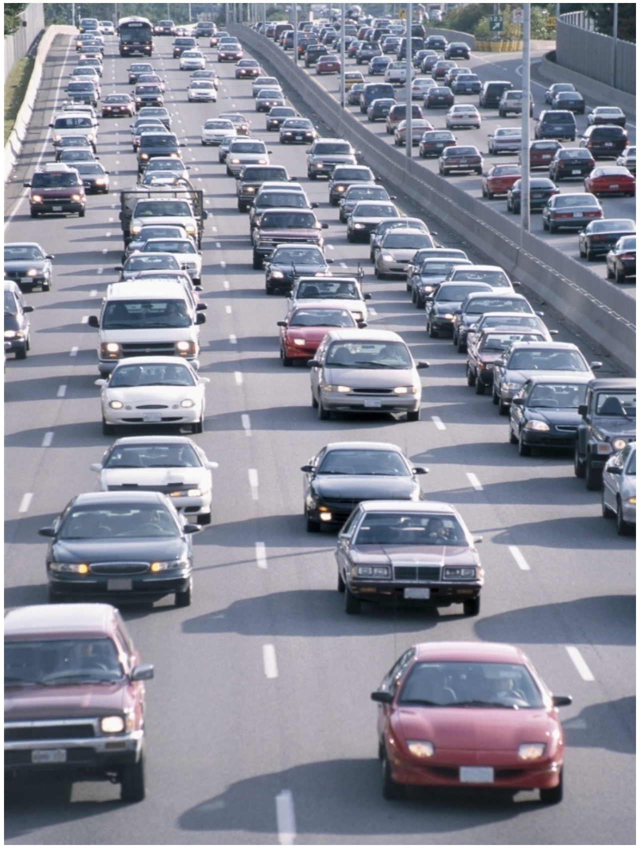
Source: Experian Automotive

Segment Migration: Out of Mid Range Car - Standard



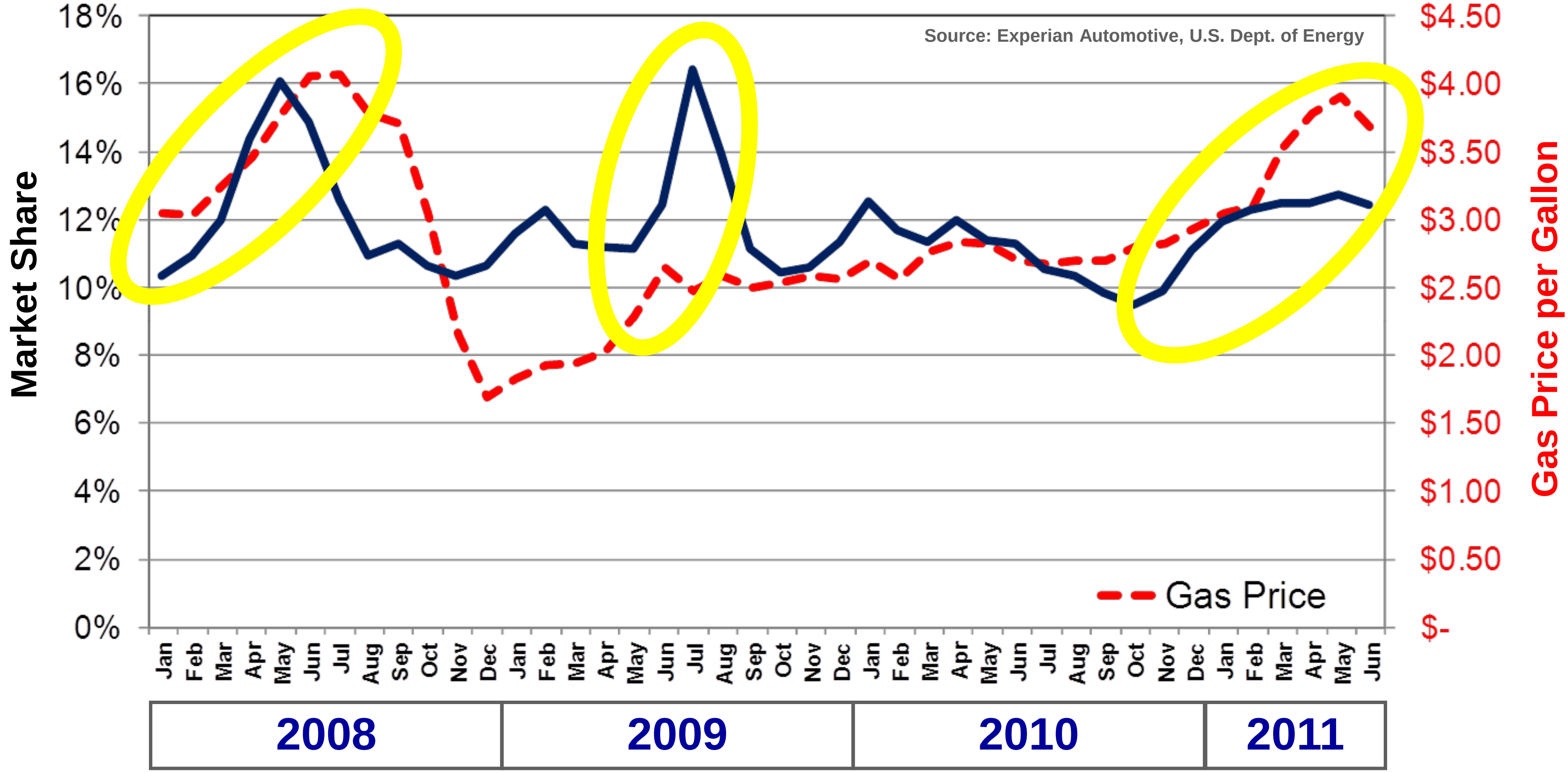
- Of all Mid Range Car Standard disposers, 36.4 percent stayed within the segment
- Majority stayed within various car segments
- Features available in larger CUV / SUV categories not required by these buyers

Source: Experian Automotive



IMPACT OF GAS PRICES

Gas Prices vs. Segment Share:
Economy Cars



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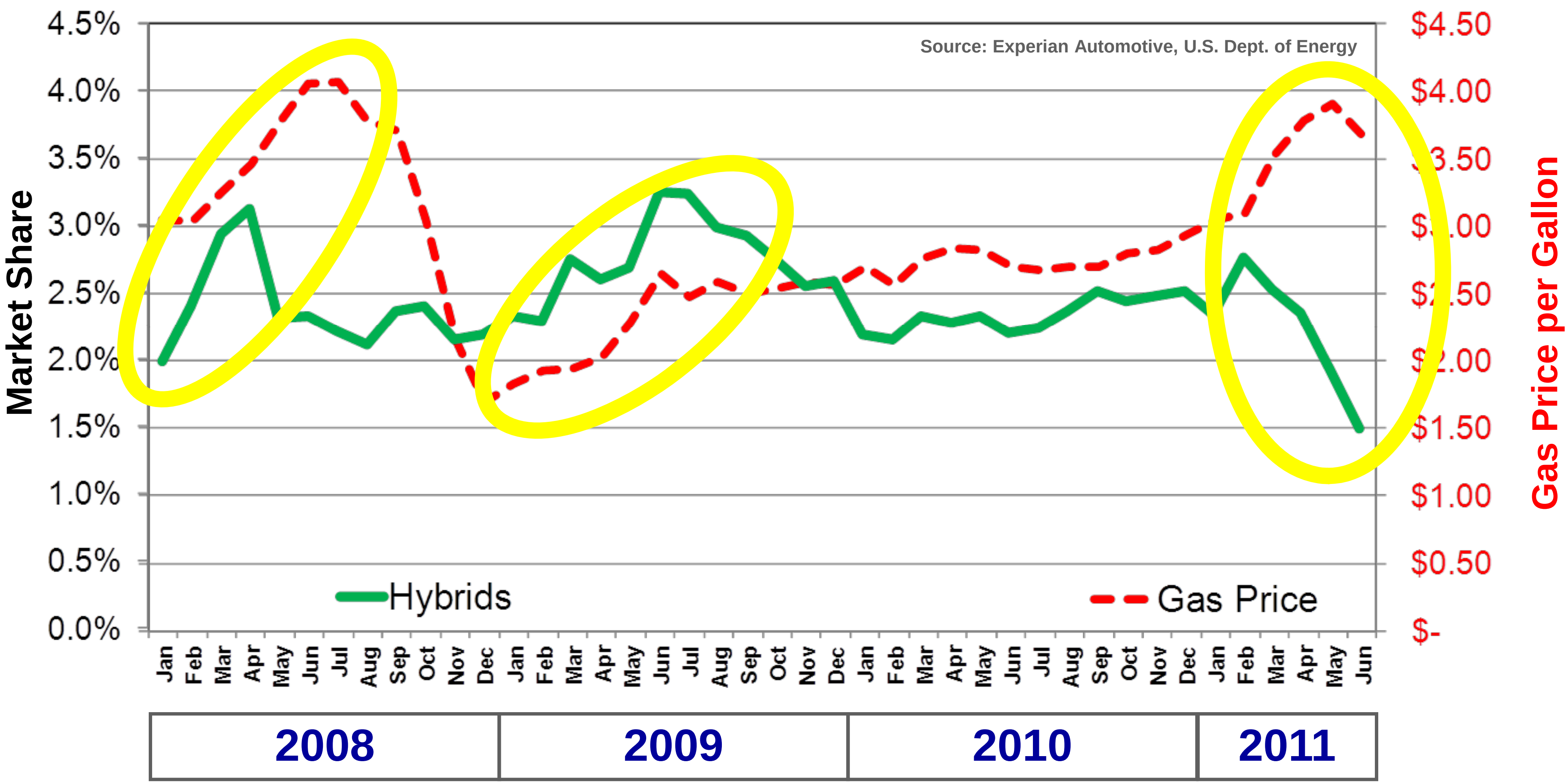
Gas Prices vs. Segment Share:
Hybrid Vehicles



Conclusions

- Number of older vehicles on road increasing by millions – 12 million more 7+ year old vehicles in operation
- Quarter-over-quarter growth in new vehicles registrations has slowed somewhat, with Q2 2011 5.4 percent higher than Q2 2010 (14 percent growth in prior quarters)
- Hyundai, GM , Chrysler and Nissan gained market share, while Toyota, Honda and Ford lost share for the second straight quarter
- Corporate loyalty decreased slightly across the industry, with Hyundai ending the quarter in the lead for the first time ever. GM and Ford are close in second and third spots, while Toyota and Honda dropped a distance back.
- Some manufacturers are achieving strong market share and loyalty metrics with smaller footprints across vehicle segments

Thank you for attending

The presentation will be available later today

Please watch for your email survey to receive the link

Questions?

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