

How To Improve Your Buy Here, Pay Here Portfolio Performance!

With the COVID pandemic in the rear view mirror, dealer operators must now focus on regrowing their installment portfolios and regaining lost market share. These objectives will require them to:

- 1) Identify underwriting practices which need improvement.
- 2) Understand the current industry economic trends and how to adapt.
- 3) Know what their competition is doing and how to compete.
- 4) Compile the metrics support needed for the new credit loss management (“CECL”) lenders now require.

The good news is that Subprime Analytics can provide all these answers by looking “under the hood” of your portfolio data and comparing it with our proprietary industry database.

We recently finished compiling all the latest new industry performance benchmarks (based upon approximately \$29 million of Subprime originations) which allows us to compare your portfolio performance with successful industry peers. The auto finance economics changed dramatically in 2022 and Subprime Analytics will show you these changes!

Our updated benchmark comparisons are only available when we analyze your portfolio data so don’t hope 2023 will be better; let us “Show You The Money”!

Call Ken Shilson at 281-723-9508 for a free no obligation consultation and visit www.subanalytics.com for video examples of how we do it.



Learn From Your Losses, Don’t Repeat Them!