DRAFT: Analysis Work Performed

Segmentation and Alternative Potential Explanatory Variables (Controls) Considered

I. Honda

   a. Segmentation
       None: Analysis of differences based on protected class status using a single all inclusive sample consisting of data on non-subvented loans provided by the lender.

   b. Alternative Potential Explanatory Variables Considered (controls)
       None.

II. ███

   a. Segmentation:

       Analysis of differences based on protected class status using:

       i.   A single all inclusive sample consisting of data on non-subvented loans provided by the lender.
       ii.   And, (i.) with removal of Loans with Rate Concessions.

       iii.   And, (i.) in separate analyses of overall sample of loan data based on having received a Rate Concession.

   b. Alternative Potential Explanatory Variables Considered (controls)
       None.

III. ███

   a.   Segmentation

       None: Analysis of differences based on protected class status using a single all inclusive sample consisting of data on non-subvented loans provided by the lender.

   b.   Alternative Potential Explanatory Variables considered (controls)

       i.   Branch
       ii.   Pre/Post March ███

IV. ████████

   a. Segmentation
       Analysis of differences based on protected class status using:
       i. A single all inclusive sample consisting of data on non-subvented loans with Dealer Participation provided by the lender.
       ii. And, (i.) with removal of Loans having negative markup amounts.

   b. Alternative Potential Explanatory Variables Considered (controls)

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In separate analysis of Suggested Buy Rate instead of markup,
- i. Credit/Bankruptcy scores including:
    1. Bureau/FICO scores
    2. ███████████████
    3. LTV Pricing
- ii. Decision date
- iii. NEW/USED Vehicle Indicator
- iv. The presence of a co-borrower on the loan
- v. Amount financed.

V. ██████
    a. Segmentation

Analysis of differences based on protected class status using:
- i. A single all inclusive sample consisting of data on non-subvented loans provided by the lender, excluding loans with zero contract rate(APR) amounts and ███████████ having zero markup amounts.
- ii. And, (i.) with the addition of subvented loans on ██████ ██████.
- iii. █████ subvented loans separately.

    b. Alternative Potential Explanatory Variables Considered (controls)
       None

VI. ██████
    a. Segmentation

Analysis of differences based on protected class status using:
- i. An all-inclusive sample consisting of data of non-subvented loans provided by the lender
- ii. An all-inclusive sample consisting of data of subvented loans provided by the lender

    b. Alternative Potential Explanatory Variables Considered (controls)
       None

VII. ██████
    a. Segmentation
    Analysis of differences based on protected class status using a single all inclusive sample consisting of data on non-subvented loans provided by the lender.

    b. Alternative Potential Explanatory Variables Considered (controls)
    In an analysis of structural conditions that may place limits on markup, the control variables consisted of:

- i. Loan Term
- ii. Dealer Buydown indicator
- iii. New of Used Vehicle Indicator
- iv. Dealer Type (Wholesale/Non Wholesale) Indicator

     v.   Line of Business ██████

     vi.   ████████████████████████████████████

VIII.   ████████ (No analysis performed)

   a.   Segmentation
         None:

   b.   Alternative Potential Explanatory Variables Considered (controls)
         None.