

Provision	Section in Franchise Agreement	Summary
u. Dispute resolution by arbitration or mediation	Section 24	All disputes must be arbitrated in Houston, Texas, under the rules of the American Arbitration Association. Mediation is not required but the franchisor and franchisee can agree to engage in the mediation process. Pursuant to the Dispute Resolution Program in Section 24 of the Franchise Agreement, either party may in certain specified circumstances seek injunctive relief from a court of competent jurisdiction (subject to state law).
v. Choice of forum	Section 24.01(c)	All arbitration and any litigation must be in Houston, Texas (subject to state law).
w. Choice of law	Section 20.01(a)	Texas law applies (subject to state law).

ITEM 18. **PUBLIC FIGURES**

CBAC does not use any public figures to promote the franchise opportunity.

ITEM 19. **FINANCIAL PERFORMANCE REPRESENTATIONS**

The Federal Trade Commission's (FTC) Franchise Rule permits a franchisor to provide information about the actual or potential financial performance of its franchised and/or franchisor-owned outlets, if there is a reasonable basis for the information, and if the information is included in the Disclosure Document. Financial performance information that differs from that included in Item 19 may be given only if: (1) a franchisor provides the actual records of an existing outlet you are considering buying; or (2) a franchisor supplements the information provided in this Item 19, for example, by providing information about possible performance at a particular location or under particular circumstances.

We have compiled the following information from unaudited financial statements and from sales reports and financial statements provided by our franchisees. The figures related to our franchisees' results were obtained from financial statements prepared in accordance with Generally Accepted Accounting Principles (GAAP). Written substantiation of the data used in preparing the figures below will be made available to you upon reasonable request. The CBA stores reported below offer substantially the same products and services to the public as you will as a franchisee operating a franchised unit.

We have some existing franchisees that pay a Royalty Fee based upon Split Profits that is different from our current offering. We also have some existing franchisees that operate under approved owner salaries that are different our current Approve Expense Item salary of \$60,000. The financial figures for these existing franchisee have been adjusted in the tables below to reflect

our current offering of a 50% Royalty Fee of Split Profits and an Approve Expense Item salary of \$60,000.

Some units have sold this amount. Your individual results may differ. There is no assurance that you'll sell as much.

You should conduct an independent investigation of the costs and expenses you will incur in operating your CBA store. Franchisees or former franchisees, listed in this Disclosure Document, may be one source of this information.

The following tables and figures relate to the 265 franchisee-owned CBA stores that were open and operating for the entire years of 2023 and 2024, which does not include the 15 stores that were opened in 2023 or the 22 stores that were opened in 2024. The following tables and figures also relate to the 280 franchisee-owned CBA stores that were open and operating for the entire year of 2024, which does not include the 22 stores that were opened in 2024.

Schedule 19.1A

Set forth in this Schedule 19.1A are the average Net Sales (as defined below in Note 2) for the year ending December 31, 2024 for the 280 franchisee-owned CBA stores that were open for the entire year of 2024, based upon the below indicated sales ranges. This table includes all stores that were open before January 1, 2024, and does not include any of the 22 stores that were opened in 2024. When reading the below table, the symbol “>=“ means greater than or equal to and the symbol “<“ means less than.

2024

Sales Ranges	# Stores Included	Median Sales	Average Sales	Highest in Range	Lowest in Range	# Stores Meeting or Exceeding Average Sales	% Stores Meeting or Exceeding Average Sales
>=\$4.5M	9	\$5,349,142	\$5,448,777	\$6,418,503	\$4,578,841	4	44%
>=\$4M and <\$4.5M	16	\$4,199,194	\$4,197,510	\$4,463,971	\$4,007,612	8	50%
>=\$3.5M and <\$4M	28	\$3,667,098	\$3,721,933	\$3,987,010	\$3,530,548	11	39%
>=\$3M and <\$3.5M	47	\$3,236,382	\$3,228,492	\$3,491,659	\$3,001,769	26	55%
>=\$2.5M and <\$3M	86	\$2,728,776	\$2,752,539	\$2,982,521	\$2,506,045	39	45%
>=\$2.25M and <\$2.5M	34	\$2,365,699	\$2,373,270	\$2,496,716	\$2,257,581	17	50%
>=\$2M and <\$2.25M	34	\$2,105,190	\$2,114,137	\$2,242,471	\$2,010,194	16	47%
>=\$1.75M and <\$2M	12	\$1,907,702	\$1,889,745	\$1,991,775	\$1,751,917	6	50%
>=\$1.5M and <\$1.75M	8	\$1,694,448	\$1,668,123	\$1,748,016	\$1,533,100	5	63%
<\$1.5M	6	\$1,386,019	\$1,370,569	\$1,447,659	\$1,264,100	3	50%
Average Unit Volume (AUV)	280	\$2,745,881	\$2,877,457			135	48%

Schedule 19.1B

Set forth in this Schedule 19.1B are the average Net Sales (as defined below in Note 2) for the years ending December 31, 2023 and December 31, 2024 for the 265 franchisee-owned CBA stores that were open and operating for the entire years of 2023 and 2024, based upon the below indicated sales ranges. The tables include all franchisee-owned CBA stores that were open before January 1, 2023, and does not include any of the 15 stores that were opened in 2023 or the 22 stores opened in 2024. When reading the below table, the symbol “>=“ means greater than or equal to and the symbol “<“ means less than.

2024

Sales Ranges	# Stores Included	Median Sales	Average Sales	Highest in Range	Lowest in Range	# Stores Meeting or Exceeding Average Sales	% Stores Meeting or Exceeding Average Sales
>=\$4.5M	9	\$5,349,142	\$5,448,777	\$6,418,503	\$4,578,841	4	44%
>=\$4M and <\$4.5M	15	\$4,176,357	\$4,195,549	\$4,463,971	\$4,007,612	7	47%
>=\$3.5M and <\$4M	28	\$3,667,098	\$3,721,933	\$3,987,010	\$3,530,548	11	39%
>=\$3M and <\$3.5M	46	\$3,234,008	\$3,226,722	\$3,491,659	\$3,001,769	25	54%
>=\$2.5M and <\$3M	85	\$2,726,684	\$2,749,866	\$2,982,521	\$2,506,045	39	46%
>=\$2.25M and <\$2.5M	32	\$2,351,452	\$2,369,378	\$2,482,514	\$2,257,581	15	47%
>=\$2M and <\$2.25M	29	\$2,116,125	\$2,123,005	\$2,242,471	\$2,010,194	13	45%
>=\$1.75M and <\$2M	10	\$1,942,259	\$1,895,338	\$1,991,775	\$1,751,917	6	60%
>=\$1.5M and <\$1.75M	6	\$1,711,192	\$1,668,627	\$1,748,016	\$1,533,100	4	67%
<\$1.5M	5	\$1,415,646	\$1,385,849	\$1,447,659	\$1,264,100	3	60%
Average Unit Volume (AUV)	265	\$2,772,855	\$2,911,833			127	48%

2023

Sales Ranges	# Stores Included	Median Sales	Average Sales	Highest in Range	Lowest in Range	# Stores Meeting or Exceeding Average Sales	% Stores Meeting or Exceeding Average Sales
>=\$4.5M	7	\$5,686,030	\$5,506,444	\$6,169,883	\$4,533,709	4	57%
>=\$4M and <\$4.5M	15	\$4,153,625	\$4,190,658	\$4,467,697	\$4,009,169	6	40%
>=\$3.5M and <\$4M	17	\$3,762,570	\$3,737,338	\$3,935,159	\$3,502,895	10	59%
>=\$3M and <\$3.5M	54	\$3,220,231	\$3,230,271	\$3,473,809	\$3,024,648	25	46%
>=\$2.5M and <\$3M	76	\$2,707,183	\$2,715,399	\$2,982,456	\$2,500,548	37	49%
>=\$2.25M and <\$2.5M	30	\$2,369,975	\$2,378,233	\$2,498,084	\$2,252,487	13	43%
>=\$2M and <\$2.25M	34	\$2,156,689	\$2,144,094	\$2,249,363	\$2,004,613	20	59%
>=\$1.75M and <\$2M	15	\$1,872,163	\$1,861,806	\$1,966,610	\$1,752,350	8	53%
>=\$1.5M and <\$1.75M	12	\$1,630,745	\$1,615,811	\$1,740,919	\$1,508,184	6	50%
<\$1.5M	5	\$1,398,712	\$1,413,692	\$1,491,471	\$1,352,226	2	40%
Average Unit Volume (AUV)	265	\$2,704,851	\$2,808,967			131	49%

Schedule 19.2

Included in this Schedule 19.2 are the 280 franchisee-owned CBA stores that were open for the entire year of 2024. This table does not include any of the 22 stores that were opened in 2024. Set forth in this Schedule is a comparison table of Net Sales and certain expenses for 1 year old, 2 year old, 3 year old, 4 year old and 5+ year old CBA stores for the year ending December

31, 2024. The categories of figures are defined below in Note 2. By way of example, those stores designated as “1st year” stores had their first full year of operations during the period from January 1, 2024 to December 31, 2024, those stores designated as “2nd year” stores had their second full year of operations during the period from January 1, 2024 to December 31, 2024, those stores designated as “3rd year” stores had their third full year of operations during the period from January 1, 2024 to December 31, 2024, and so forth.

Store Designation	Low	Median	High	Average	Number of Stores Greater than or equal to Average	Percentage of Stores Greater than or equal to Average
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Net Sales						
1st year (15 stores)	\$1,294,166	\$2,058,199	\$4,226,929	\$2,270,141	5	33%
2nd year (18 stores)	\$1,939,065	\$2,479,896	\$3,454,528	\$2,481,220	9	50%
3rd year (16 stores)	\$1,356,391	\$2,884,474	\$5,018,151	\$2,880,989	8	50%
4th year (18 stores)	\$1,729,204	\$2,717,403	\$4,463,971	\$2,996,574	7	39%
5th year+ (213 stores)	\$1,264,100	\$2,813,812	\$6,418,503	\$2,943,379	88	41%

Cost of Goods Sold (COGS)						
1st year (15 stores)	\$616,784	\$863,529	\$1,730,170	\$959,780	5	33%
2nd year (18 stores)	\$648,237	\$990,041	\$1,657,158	\$1,035,127	8	44%
3rd year (16 stores)	\$630,325	\$1,189,409	\$2,247,650	\$1,250,171	7	44%
4th year (18 stores)	\$808,207	\$1,220,417	\$2,018,249	\$1,304,350	8	44%
5th year+ (213 stores)	\$591,191	\$1,186,826	\$2,682,205	\$1,236,763	89	42%

Gross Profit (GP)						
1st year (15 stores)	\$677,382	\$1,246,065	\$2,496,759	\$1,310,361	4	27%
2nd year (18 stores)	\$1,094,373	\$1,402,856	\$1,885,206	\$1,446,093	9	50%
3rd year (16 stores)	\$726,066	\$1,617,310	\$2,770,501	\$1,630,818	8	50%
4th year (18 stores)	\$920,997	\$1,614,353	\$2,684,177	\$1,692,224	7	39%
5th year+ (213 stores)	\$636,456	\$1,631,200	\$3,772,107	\$1,706,616	92	43%

Store Designation	Low	Median	High	Average	Number of Stores Greater than or equal to Average	Percentage of Stores Greater than or equal to Average
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General and Administrative Expenses (G&A)						
1st year (15 stores)	\$717,782	\$927,546	\$1,360,513	\$968,006	7	47%
2nd year (18 stores)	\$743,999	\$1,005,040	\$1,317,375	\$994,077	10	56%
3rd year (16 stores)	\$740,232	\$1,046,673	\$1,663,582	\$1,092,185	7	44%
4th year (18 stores)	\$886,609	\$1,016,480	\$1,754,731	\$1,117,524	8	44%
5th year+ (213 stores)	\$557,967	\$1,070,338	\$1,918,272	\$1,095,092	94	44%

Net Operating Income (NOI) (See Note 2 below)						
1st year (15 stores)	-\$40,399	\$286,976	\$1,136,247	\$342,355	5	33%
2nd year (18 stores)	\$124,845	\$452,632	\$845,090	\$452,016	9	50%
3rd year (16 stores)	-\$31,994	\$505,072	\$1,170,765	\$538,633	8	50%
4th year (18 stores)	\$18,493	\$543,262	\$1,196,136	\$574,701	9	50%
5th year+ (213 stores)	-\$90,251	\$573,614	\$1,930,594	\$611,524	92	43%

Total Owner Benefit (See Note 3 below)						
1st year (15 stores)	\$30,500	\$157,403	\$516,568	\$187,416	5	33%
2nd year (18 stores)	\$37,500	\$261,962	\$471,108	\$253,594	10	56%
3rd year (16 stores)	\$60,462	\$292,988	\$575,462	\$302,743	7	44%
4th year (18 stores)	\$62,809	\$340,385	\$550,048	\$312,711	10	56%
5th year+ (213 stores)	\$60,846	\$303,462	\$1,131,731	\$329,708	91	43%

Schedule 19.3A

Set forth in Schedule 19.3A is the Total Owner Benefit (as defined in Note 3) of the top and bottom 20% Total Owner Benefit performers (56 stores) for the year ending December 31, 2024, based on the 280 stores that were open for the entire year of 2024. This table includes all stores that were open by January 1, 2024, and does not include any of the 22 stores opened in 2024. The table also includes the Total Owner Benefit for all 280 locations.

	Low	Median	High	Average	Number of Stores Greater than or equal to Average	Percentage of Stores Greater than or equal to Average
Top 56 - Total Owner Benefit out of 280 locations	\$430,462	\$509,455	\$1,131,731	\$544,687	19	34%
Bottom 56 - Total Owner Benefit out of 280 locations	\$30,500	\$143,781	\$188,731	\$133,552	33	59%
Total Owner Benefit out of 280 locations	\$30,500	\$290,938	\$1,131,731	\$314,559	118	42%

Schedule 19.3B

Set forth in Schedule 19.3B is the Total Owner Benefit (as defined in Note 3) of the top and bottom 20% Total Owner Benefit performers (53 stores) for the year ending December 31, 2024 and for the year ending December 31, 2023, based on the 265 franchisee-owned CBA stores that were open and operating for the entire year of 2024 and 2023. This table includes all franchisee-owned CBA stores that were open before January 1, 2023, and does not include any of the 15 stores that were opened in 2023 or the 22 stores opened in 2024. The table also includes the Total Owner Benefit for all 265 locations.

2024

	Low	Median	High	Average	Number of Stores Greater than or equal to Average	Percentage of Stores Greater than or equal to Average
Top 53 - Total Owner Benefit out of 265 locations	\$432,528	\$510,449	\$1,131,731	\$549,528	17	32%
Bottom 53 - Total Owner Benefit out of 265 locations	\$37,500	\$149,643	\$195,461	\$142,757	30	57%
Total Owner Benefit out of 265 locations	\$37,500	\$299,471	\$1,131,731	\$321,756	116	44%

2023

	Low	Median	High	Average	Number of Stores Greater than or equal to Average	Percentage of Stores Greater than or equal to Average
Top 53 - Total Owner Benefit out of 265 locations	\$421,498	\$515,000	\$1,078,423	\$557,329	16	30%
Bottom 53 - Total Owner Benefit out of 265 locations	\$50,000	\$141,500	\$200,082	\$137,458	28	53%
Total Owner Benefit out of 265 locations	\$50,000	\$302,298	\$1,078,423	\$322,930	115	43%

Notes:

1. Schedule 19.1B provides a year over year comparative analysis of the same 265 franchise-owned stores and how they performed in Net Sales in the year ending December 31, 2024 compared to how the same stores performed in the year ending December 31, 2023. These 265 stores were open the entire calendar year of 2023 and 2024 and do not include stores that were open a partial year in 2023 or 2024.

2. Schedule 19.2 provides results for the included CBA stores by age of the business in 6 distinct categories: Net Sales, Cost of Goods Sold (COGS), Gross Profit (GP), General & Administrative Expenses (G&A), Net Operating Income (NOI) and Total Owner Benefit (TOB) for the year ending December 31, 2024. Net Sales is defined as all gross revenue derived from labor, parts and sub-contracted labor/parts and supplies, less labor/parts discounts. Cost of Goods Sold (COGS) is defined as all technician labor, parts costs and all sub-contracted labor/parts associated with Net Sales. Gross Profit (GP) is defined as profit after COGS are paid, but before G&A Expenses are paid. General and Administrative Expenses (G&A) is defined as general overhead expenses for the business including, but not limited to, rent, utilities, office salaries, taxes, etc. NOI is defined as income (earnings) before depreciation, amortization, royalty expense – franchisor and royalty expense – franchisee/owner. 1st Year Stores are defined as opened between January 1, 2023 and December 31, 2023. 2nd Year Stores are defined as opened between January 1, 2022 and December 31, 2022. 3rd Year Stores are defined as opened between January 1, 2021 and December 31, 2021 and 4th Year Stores are defined as opened between January 1, 2020 and December 31, 2020. 5th Year + Stores are defined as opened between August 1, 1982 and December 31, 2019. 3 of the 280 stores had a negative NOI in 2024 (-\$40,399 NOI), a 1st Year Store. (-\$31,994 NOI), a 3rd Year Store, and (-\$90,251 NOI), a 5th Year + Store.

3. “Total Owner Benefit” is defined as the sum of the owner’s salary and any cash distribution or bonus the owner took during the calendar year. It does not, however, include the owner’s benefit of major medical health insurance premiums, nor does it include the owner’s benefit of principle reduction on any commercial debt service the owner has from the original business loan.

Other than the preceding financial performance representations, Christian Brothers Automotive Corporation does not make any financial performance representations. We also do

not authorize our employees or representatives to make any such representations either orally or in writing. If you are purchasing an existing outlet, we may provide you with the actual records of that outlet. If you receive any other financial performance information or projections of your future income, you should report it to us by contacting Brad Fink at 17725 Katy Freeway, Houston, Texas 77094, (281) 675-6100, the Federal Trade Commission, and the appropriate state regulatory agencies.

ITEM 20.
OUTLETS AND FRANCHISEE INFORMATION

Table No. 1
System-wide Outlet Summary
For Calendar Years 2022 to 2024

Outlet Type	Year	Outlets at the Start of the Year	Outlets at the End of the Period	Net Change
Franchised				
	2022	247	265	+18
	2023	265	280	+15
	2024	280	302	+22
Affiliate or Company-Owned				
	2022	0	0	0
	2023	0	0	0
	2024	0	0	0
Total Outlets				
	2022	247	265	+18
	2023	265	280	+15
	2024	280	302	+22