

Provision	Section in Franchise Agreement	Summary
s. Modification of the agreement	Sections 6.02 and 18.02	CBAC cannot modify the Franchise Agreement without your consent, but CBAC can unilaterally change the Confidential Operations Manual.
t. Integration/merger clause	Section 18	Only the terms of the Franchise Agreement and other related written agreements are binding (subject to state law). Any representations or promises outside of the Disclosure Document and Franchise Agreement may not be enforceable.
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 Approved Expense Item or Shared Expense salary of \$60,000. The financial figures for these existing franchisees have been adjusted in the tables below to reflect our current offering of a 50% Royalty Fee of Split Profits and an Approved Expense Item or Shared Expense 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 280 franchisee-owned CBA stores that were open and operating for the entire years of 2024 and 2025, which does not include the 22 stores that were opened in 2024 or the 24 stores that were opened in 2025. The following tables and figures also relate to the 302 franchisee-owned CBA stores that were open and operating for the entire year of 2025, which does not include the 24 stores that were opened in 2025. The expenses identified in this statement may not be the only expenses that you will incur in connection with the operation of your franchise. We encourage you to consult with your own accounting, business, and legal advisors to assist you to identify the expenses you likely will incur in connection with your franchise, to prepare your budgets, and to assess the likely or potential financial performance of your franchise. We also encourage you to contact existing franchise operators to discuss the business.

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, 2025 for the 302 franchisee-owned CBA stores that were open for the entire year of 2025, based upon the below indicated sales ranges. This table includes all stores that were open before January 1, 2025, and does not include any of the 24 stores that were opened in 2025. When reading the below table, the symbol ">=" means greater than or equal to and the symbol "<" means less than.

2025

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	14	\$5,413,694	\$5,385,986	\$6,462,966	\$4,675,796	8	57%
>=\$4M and <\$4.5M	15	\$4,194,938	\$4,168,391	\$4,327,062	\$4,002,604	9	60%
>=\$3.5M and <\$4M	28	\$3,707,935	\$3,734,621	\$3,945,337	\$3,508,652	12	43%
>=\$3M and <\$3.5M	50	\$3,219,611	\$3,229,074	\$3,495,563	\$3,004,638	23	46%
>=\$2.75M and <\$3M	33	\$2,861,305	\$2,878,615	\$2,990,254	\$2,754,859	14	42%
>=\$2.5M and <\$2.75M	53	\$2,620,532	\$2,622,782	\$2,744,654	\$2,503,181	26	49%
>=\$2.25M and <\$2.5M	41	\$2,333,599	\$2,355,101	\$2,498,148	\$2,252,822	19	46%
>=\$2M and <\$2.25M	35	\$2,129,472	\$2,135,436	\$2,247,576	\$2,016,777	16	46%
>=\$1.5M and <\$2M	25	\$1,844,563	\$1,825,931	\$1,988,650	\$1,525,934	13	52%
<\$1.5M	8	\$1,391,778	\$1,323,902	\$1,461,969	\$938,655	6	75%
Average Unit Volume (AUV)	302	\$2,702,696	\$2,865,872			146	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, 2024 and December 31, 2025 for the 280 franchisee-owned CBA stores that were open and operating for the entire years of 2024 and 2025, based upon the below indicated sales ranges. The tables include all franchisee-owned CBA stores that were open before January 1, 2024, and does not include any of the 22 stores that were opened in 2024 or the 24 stores opened in 2025. When reading the below table, the symbol “>=“ means greater than or equal to and the symbol “<“ means less than.

2025

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	14	\$5,413,694	\$5,385,986	\$6,462,966	\$4,675,796	7	50%
>=\$4M and <\$4.5M	15	\$4,194,938	\$4,168,391	\$4,327,062	\$4,002,604	9	60%
>=\$3.5M and <\$4M	28	\$3,707,935	\$3,734,621	\$3,945,337	\$3,508,652	12	43%
>=\$3M and <\$3.5M	49	\$3,221,391	\$3,233,321	\$3,495,563	\$3,004,638	23	47%
>=\$2.75M and <\$3M	32	\$2,860,503	\$2,875,377	\$2,990,254	\$2,754,859	13	41%
>=\$2.5M and <\$2.75M	52	\$2,613,129	\$2,621,914	\$2,744,654	\$2,503,181	23	44%
>=\$2.25M and <\$2.5M	35	\$2,360,053	\$2,359,747	\$2,498,148	\$2,252,822	16	46%
>=\$2M and <\$2.25M	32	\$2,145,646	\$2,142,820	\$2,247,576	\$2,016,777	14	44%
>=\$1.5M and <\$2M	19	\$1,818,607	\$1,814,642	\$1,988,650	\$1,632,674	8	42%
<\$1.5M	4	\$1,448,578	\$1,379,368	\$1,461,969	\$1,158,346	3	75%
Average Unit Volume (AUV)	280	\$2,742,612	\$2,930,145			128	46%

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%
>=\$2.75M and <\$3M	40	\$2,868,963	\$2,870,706	\$2,982,521	\$2,751,074	19	48%
>=\$2.5M and <\$2.75M	46	\$2,647,386	\$2,649,785	\$2,740,687	\$2,506,045	23	50%
>=\$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%
>=\$1.5M and <\$2M	20	\$1,785,595	\$1,801,096	\$1,991,775	\$1,533,100	9	45%
<\$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			136	49%

Schedule 19.2

Included in this Schedule 19.2 are the 302 franchisee-owned CBA stores that were open for the entire year of 2025. This table does not include any of the 24 stores that were opened in 2025. 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, 2025. 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, 2025 to December 31, 2025, those stores designated as “2nd year” stores had their second full year of operations during the period from January 1, 2025 to December 31, 2025, those stores designated as “3rd year” stores had their third full year of operations during the period from January 1, 2025 to December 31, 2025, 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 (22 stores)	\$938,655	\$2,038,687	\$3,020,944	\$2,047,857	11	50%
2nd year (15 stores)	\$1,861,085	\$2,449,771	\$5,414,076	\$2,728,527	4	27%
3rd year (18 stores)	\$1,723,593	\$2,661,154	\$3,616,962	\$2,683,085	9	50%
4th year (16 stores)	\$1,158,346	\$2,818,838	\$5,820,878	\$2,995,073	7	44%
5th year+ (231 stores)	\$1,441,030	\$2,787,976	\$6,462,966	\$2,957,991	97	42%

Cost of Goods Sold (COGS)						
1st year (22 stores)	\$359,378	\$854,909	\$1,321,844	\$844,700	12	55%
2nd year (15 stores)	\$807,359	\$997,028	\$2,203,324	\$1,117,125	4	27%
3rd year (18 stores)	\$709,100	\$1,086,664	\$1,640,196	\$1,107,512	8	44%
4th year (16 stores)	\$589,704	\$1,147,572	\$2,695,084	\$1,318,285	7	44%
5th year+ (231 stores)	\$537,282	\$1,156,366	\$2,682,200	\$1,233,247	92	40%

Gross Profit (GP)						
1st year (22 stores)	\$579,276	\$1,181,207	\$1,922,121	\$1,203,157	10	45%
2nd year (15 stores)	\$1,053,726	\$1,411,928	\$3,210,752	\$1,611,402	4	27%
3rd year (18 stores)	\$1,014,493	\$1,574,363	\$2,031,460	\$1,575,574	9	50%
4th year (16 stores)	\$568,642	\$1,671,266	\$3,125,793	\$1,676,789	8	50%
5th year+ (231 stores)	\$769,423	\$1,648,583	\$3,780,766	\$1,724,744	100	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 (22 stores)	\$638,933	\$984,110	\$1,121,180	\$919,653	12	55%
2nd year (15 stores)	\$930,391	\$1,083,558	\$1,611,631	\$1,126,490	6	40%
3rd year (18 stores)	\$817,644	\$1,024,206	\$1,302,165	\$1,051,226	8	44%
4th year (16 stores)	\$743,585	\$1,100,941	\$2,124,946	\$1,154,835	7	44%
5th year+ (231 stores)	\$579,741	\$1,070,702	\$2,066,740	\$1,116,906	96	42%

Net Operating Income (NOI) (See Note 2 below)						
1st year (22 stores)	-\$116,330	\$303,256	\$800,941	\$283,504	11	50%
2nd year (15 stores)	\$91,194	\$337,808	\$1,599,121	\$484,912	4	27%
3rd year (18 stores)	\$196,850	\$536,446	\$848,081	\$524,347	10	56%
4th year (16 stores)	-\$243,763	\$604,622	\$1,077,622	\$521,954	9	56%
5th year+ (231 stores)	-\$100,163	\$560,790	\$1,911,434	\$607,838	101	44%

Total Owner Benefit (See Note 3 below)						
1st year (22 stores)	\$60,000	\$160,281	\$389,819	\$187,432	10	45%
2nd year (15 stores)	\$84,104	\$202,005	\$791,810	\$260,727	4	27%
3rd year (18 stores)	\$119,762	\$276,097	\$462,696	\$283,748	8	44%
4th year (16 stores)	\$65,065	\$293,315	\$555,218	\$288,698	8	50%
5th year+ (231 stores)	\$60,987	\$304,893	\$993,699	\$328,815	107	46%

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 (60 stores) for the year ending December 31, 2025, based on the 302 stores that were open for the entire year of 2025. This table includes all stores that were open by January 1, 2025, and does not include any of the 24 stores opened in 2025. The table also includes the Total Owner Benefit for all 302 locations.

	Low	Median	High	Average	Number of Stores Greater than or equal to Average	Percentage of Stores Greater than or equal to Average
Top 60 - Total Owner Benefit out of 302 locations	\$429,174	\$502,464	\$993,699	\$554,464	21	35%
Bottom 60 - Total Owner Benefit out of 302 locations	\$60,000	\$131,019	\$179,384	\$126,280	35	58%
Total Owner Benefit out of 302 locations	\$60,000	\$282,274	\$993,699	\$310,322	132	44%

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 (56 stores) for the year ending December 31, 2025 and for the year ending December 31, 2024, based on the 280 franchisee-owned CBA stores that were open and operating for the entire year of 2025 and 2024. This table includes all franchisee-owned CBA stores that were open before January 1, 2024, and does not include any of the 22 stores that were opened in 2024 or the 24 stores opened in 2025. The table also includes the Total Owner Benefit for all 280 locations.

2025

	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	\$434,619	\$511,798	\$993,699	\$563,351	19	34%
Bottom 56 - Total Owner Benefit out of 280 locations	\$60,987	\$139,150	\$187,075	\$138,936	28	50%
Total Owner Benefit out of 280 locations	\$60,987	\$289,177	\$993,699	\$319,978	128	46%

2024

	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	\$435,617	\$509,267	\$1,056,942	\$551,798	20	36%
Bottom 56 - Total Owner Benefit out of 280 locations	\$60,393	\$156,394	\$202,073	\$147,093	33	59%
Total Owner Benefit out of 280 locations	\$60,393	\$303,213	\$1,056,942	\$324,730	124	44%

Notes:

1. Schedule 19.1B provides a year over year comparative analysis of the same 280 franchise-owned stores and how they performed in Net Sales in the year ending December 31, 2025 compared to how the same stores performed in the year ending December 31, 2024. These 280 stores were open the entire calendar year of 2024 and 2025 and do not include stores that were open a partial year in 2024 or 2025.

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, 2025. 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, 2024 and December 31, 2024. 2nd Year Stores are defined as opened between January 1, 2023 and December 31, 2023. 3rd Year Stores are defined as opened between January 1, 2022 and December 31, 2022 and 4th Year Stores are defined as opened between January 1, 2021 and December 31, 2021. 5th Year + Stores are defined as opened between August 1, 1982 and December 31, 2020. 5 of the 302 stores had a negative NOI in 2025, as follows:

- (-\$116,330 NOI) - a 1st Year Store
- (-\$84,620 NOI), a 1st Year Store
- (-\$243,763 NOI), a 4th Year Store
- (-\$100,163 NOI), a 5th Year + Store
- (-\$38,440 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 2023 to 2025

Outlet Type	Year	Outlets at the Start of the Year	Outlets at the End of the Period	Net Change
Franchised				
	2023	265	280	+15
	2024	280	302	+22
	2025	302	326	+24
Affiliate or Company-Owned				
	2022	0	0	0
	2023	0	0	0
	2024	0	0	0
Total Outlets				
	2023	265	280	+15
	2024	280	302	+22
	2025	302	326	+24