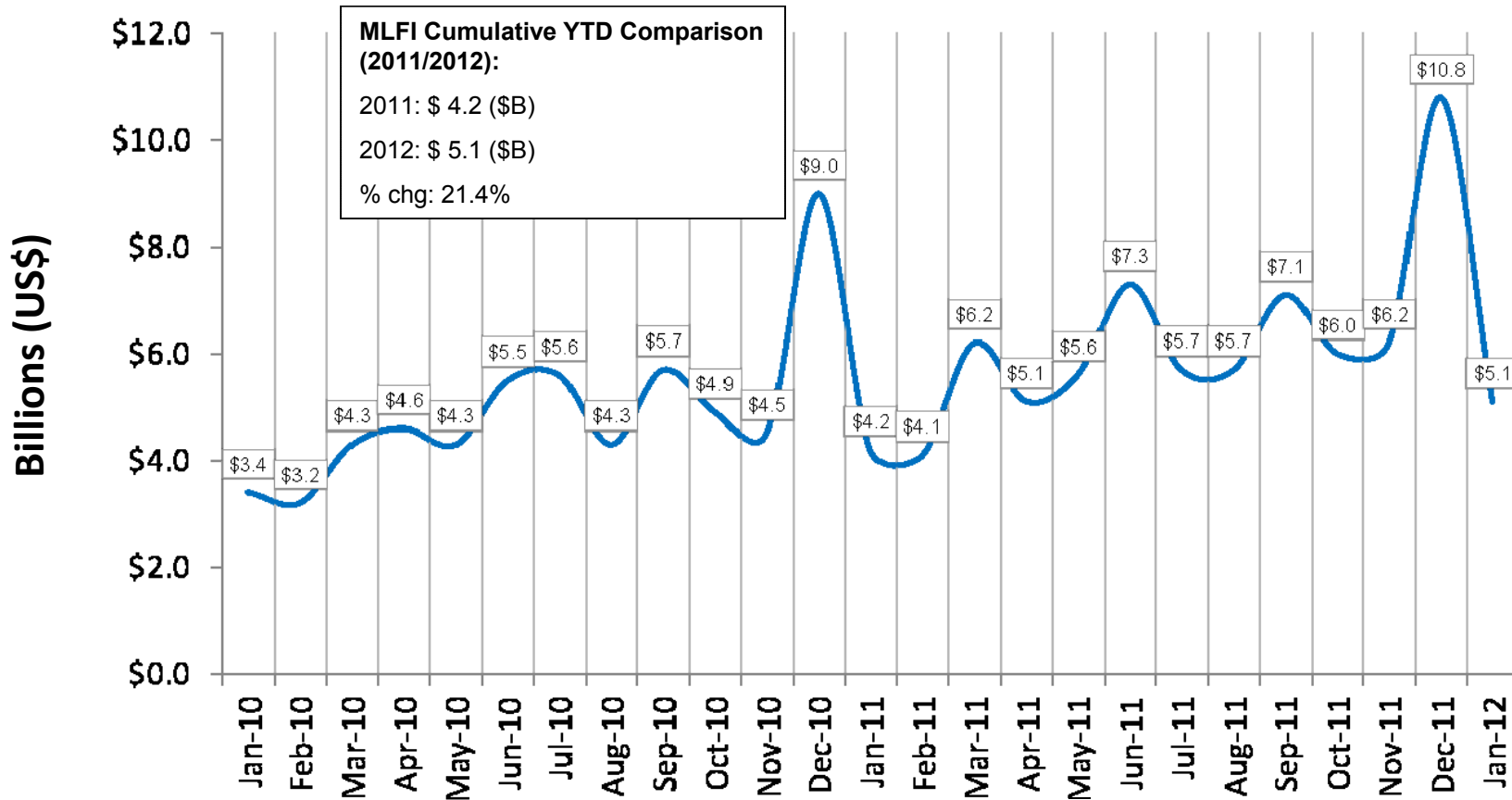


Monthly Leasing & Finance Index

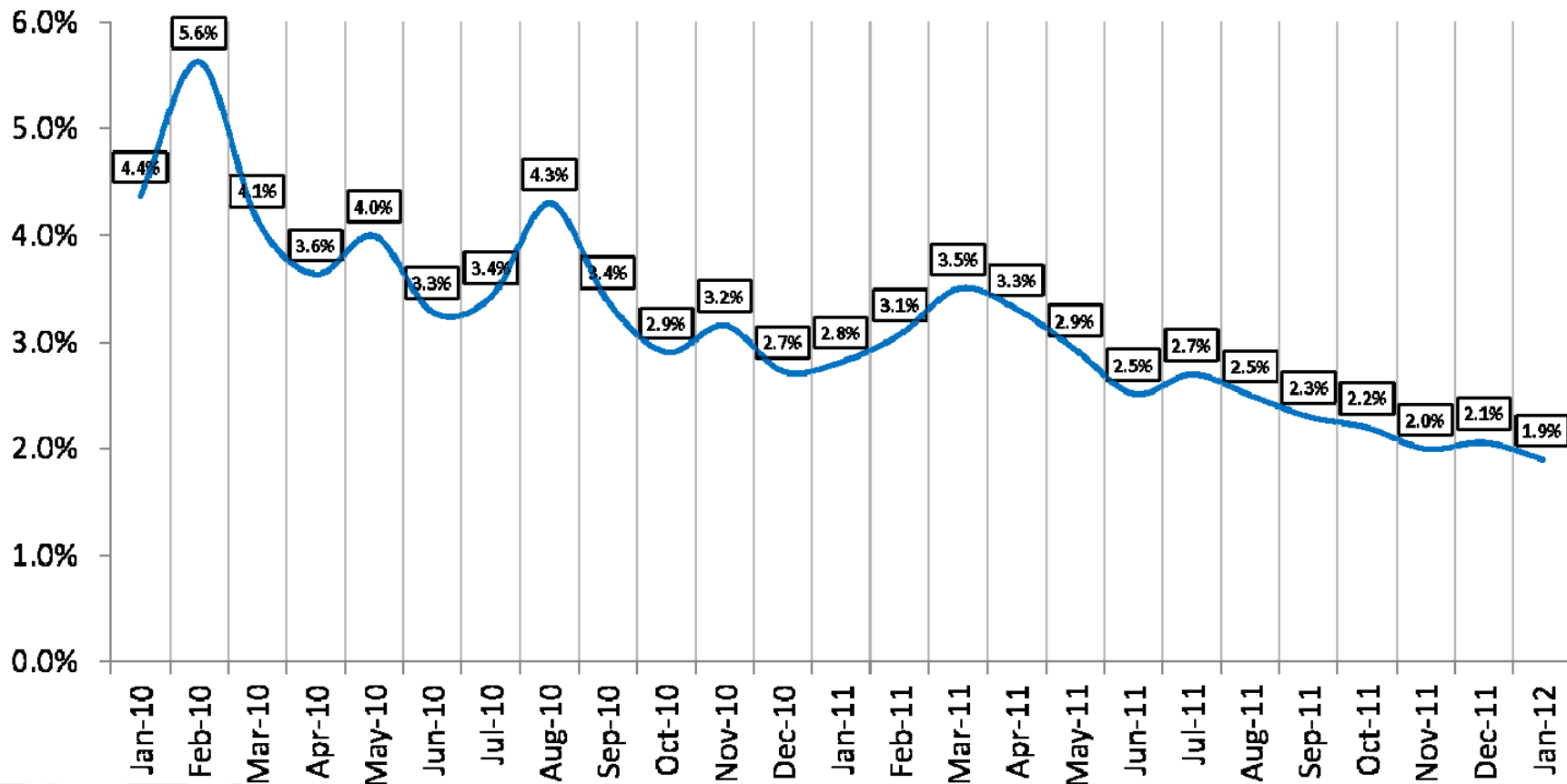
January 2012

The logo for the Monthly Leasing & Finance Index (MLFI) features the letters 'MLFI' in a large, bold, green, sans-serif font. A line graph is overlaid on the letters, showing a fluctuating trend with a red line and a grey line. The red line starts at the bottom left, rises to a peak over the 'L', dips, and then rises again to a higher peak over the 'F'. The grey line follows a similar but less pronounced path.

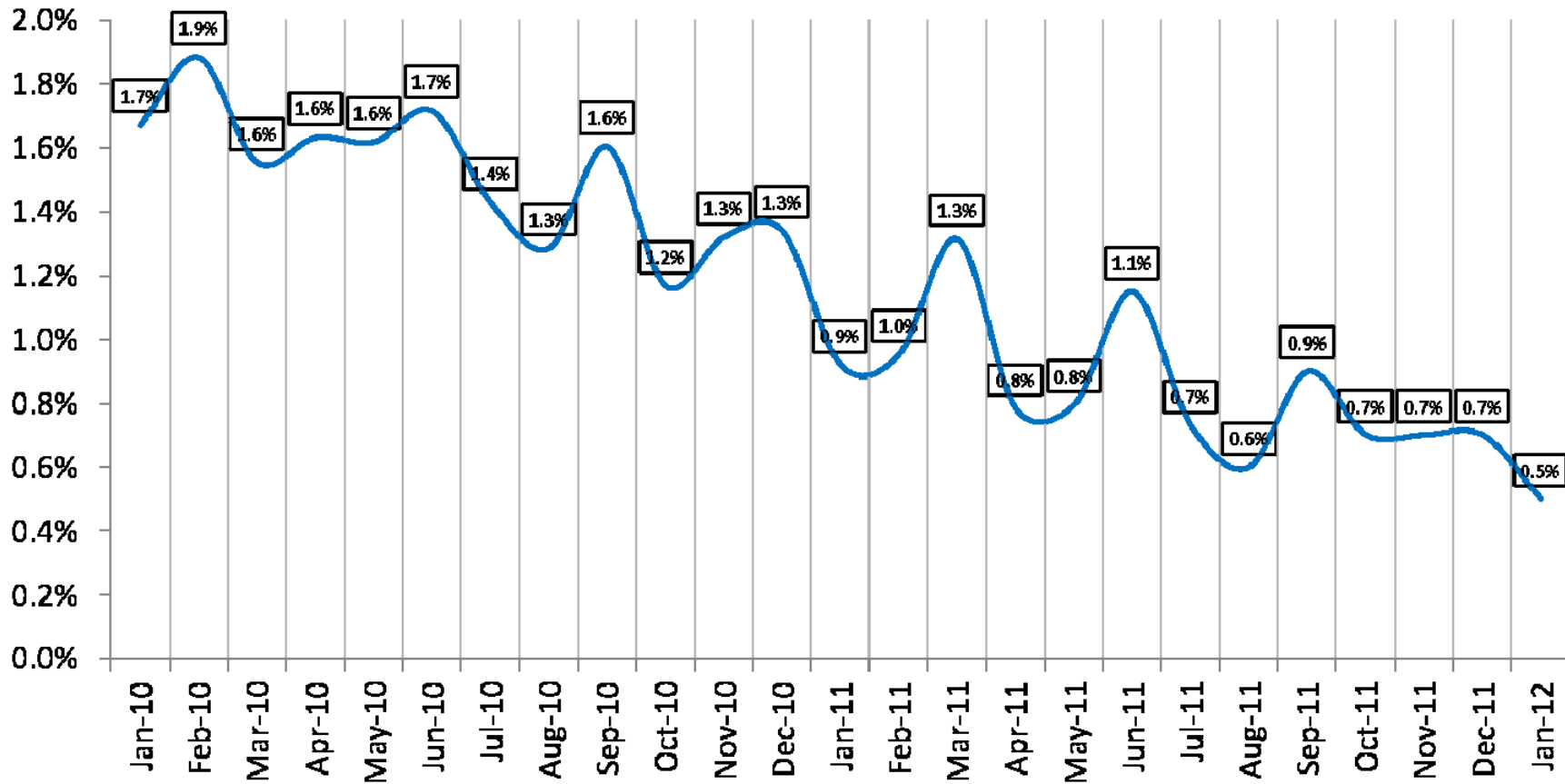
MLFI-25 New Business Volume (Year-Over-Year Comparison)



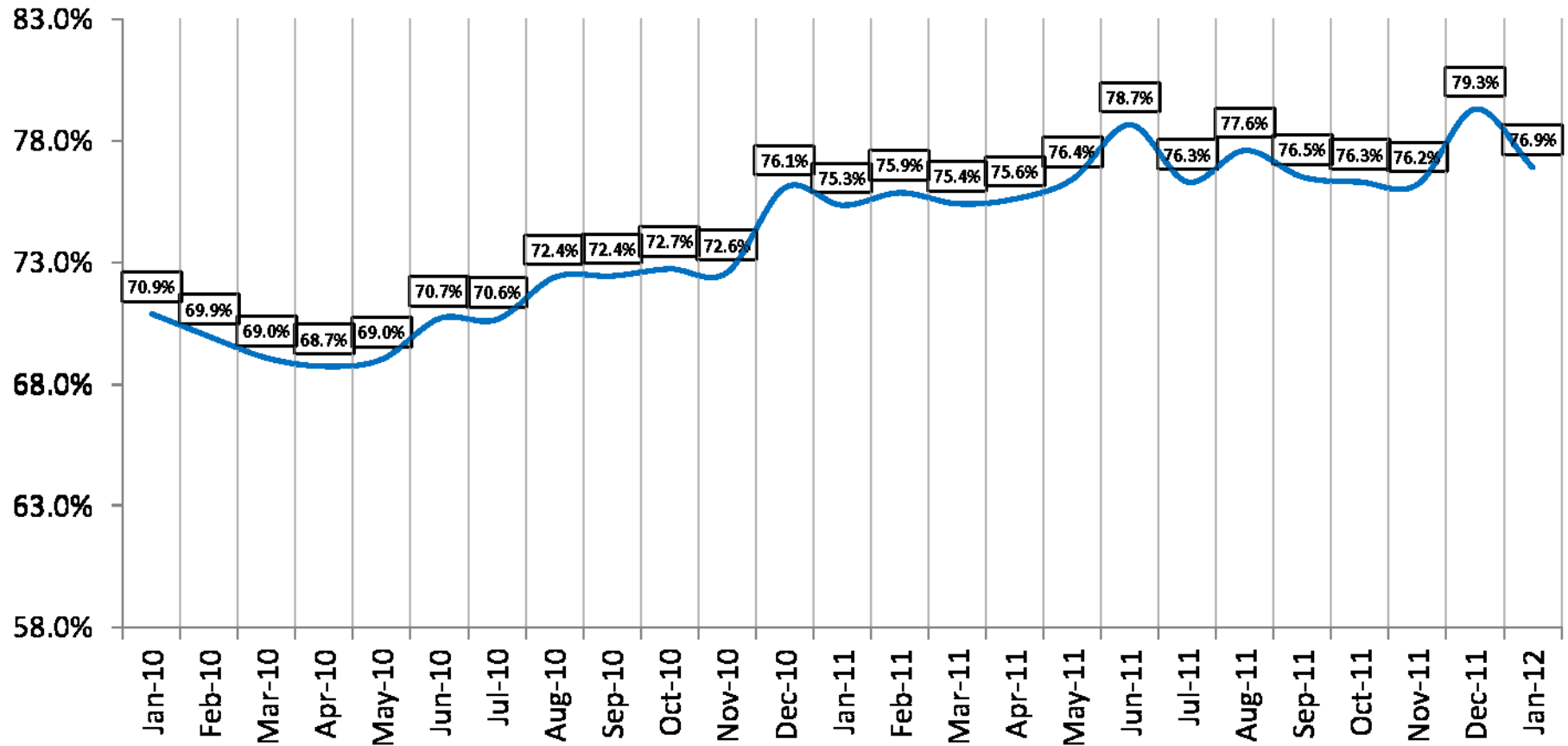
Aging of Receivables Over 30 Days



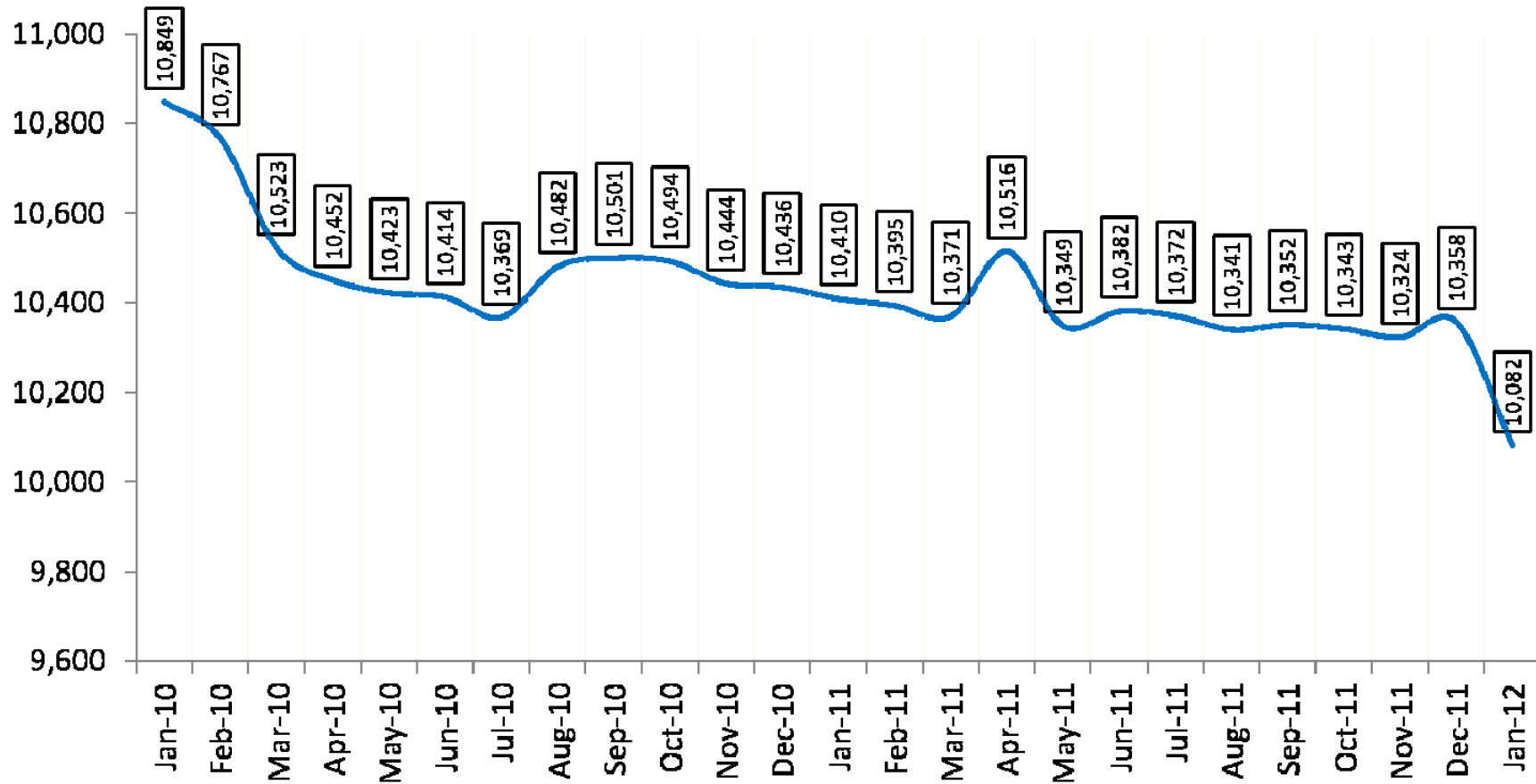
Average Losses (Charge-offs) as a % of Net Receivables



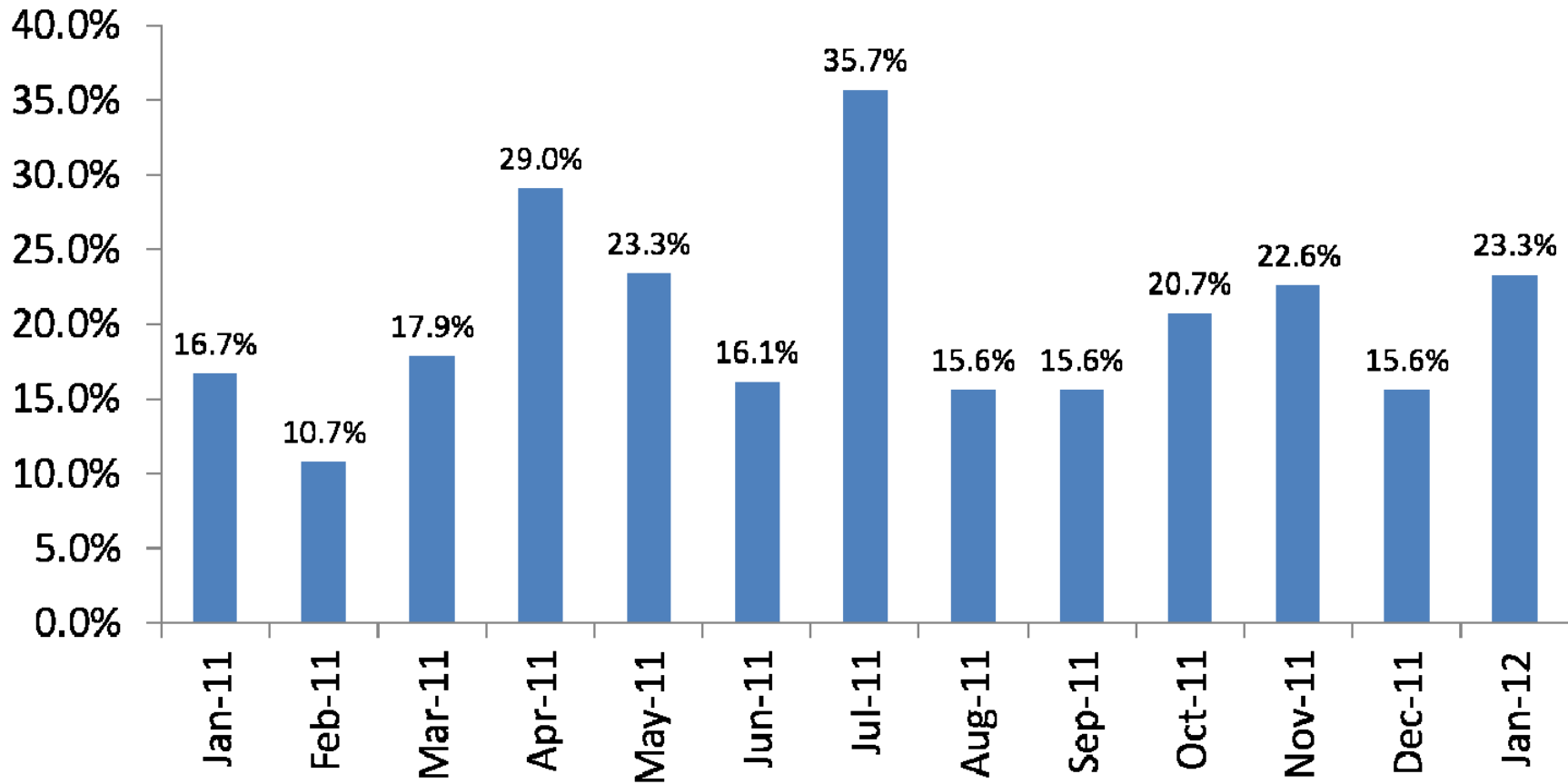
Credit Approvals As % of All Decisions Submitted



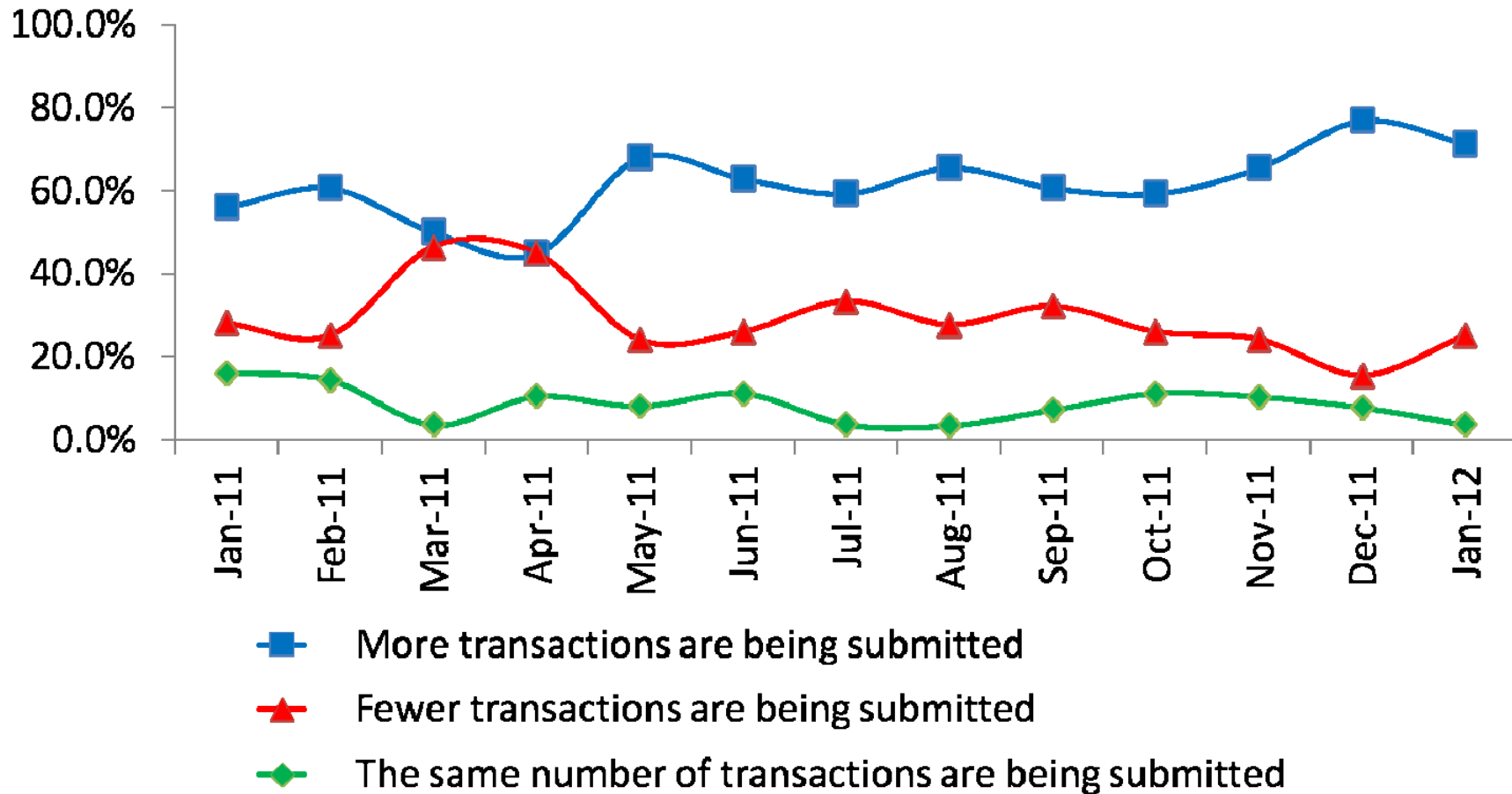
Total Number of Employees



Percentage of Organizations That Saw a Downturn in Business Year Over Year



Is Your Organization Putting More, Less or the Same Number of Transactions Through the Credit Approval Process?



Which Industries or Sectors Are Underperforming?

