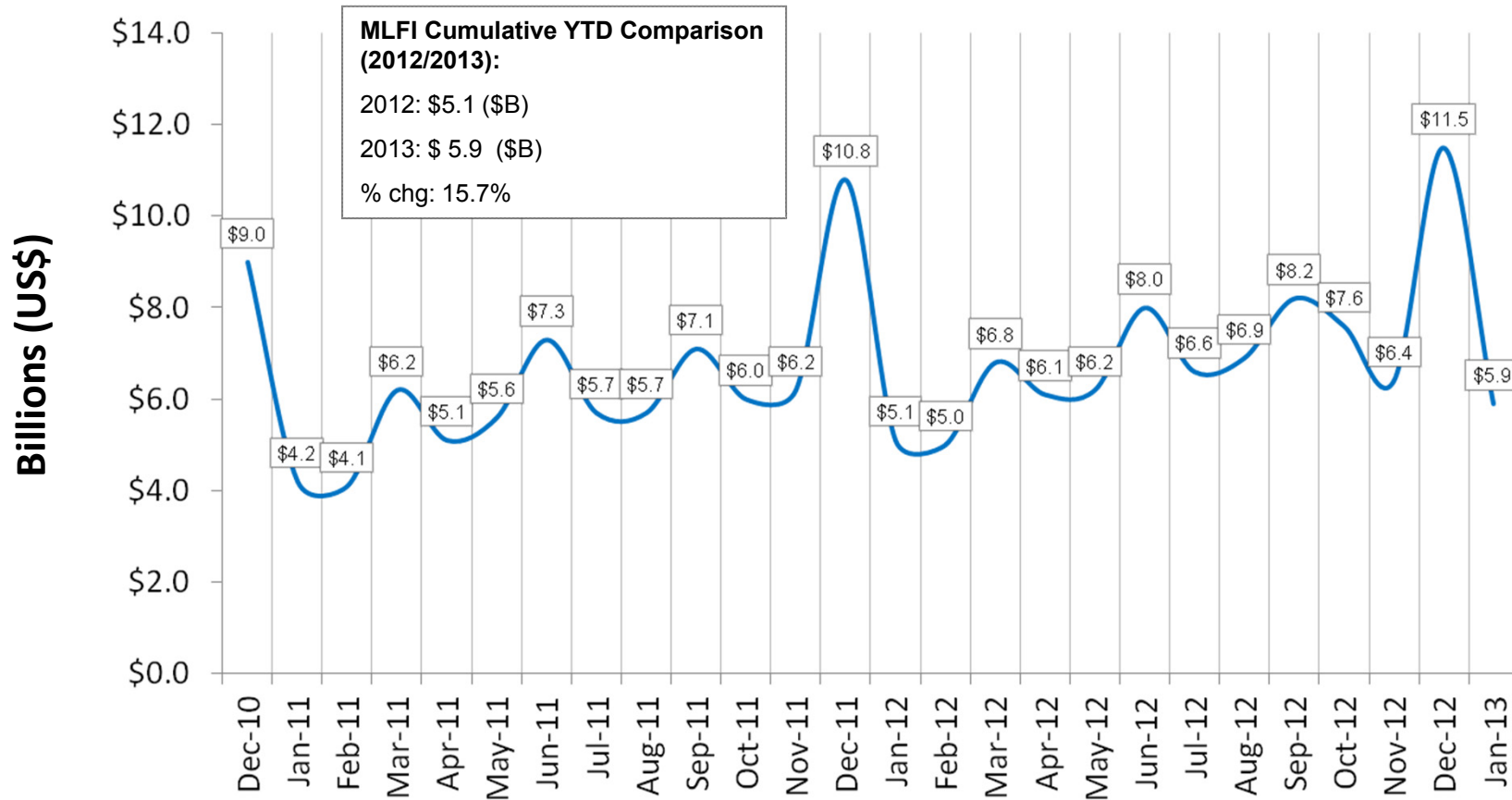


Monthly Leasing & Finance Index

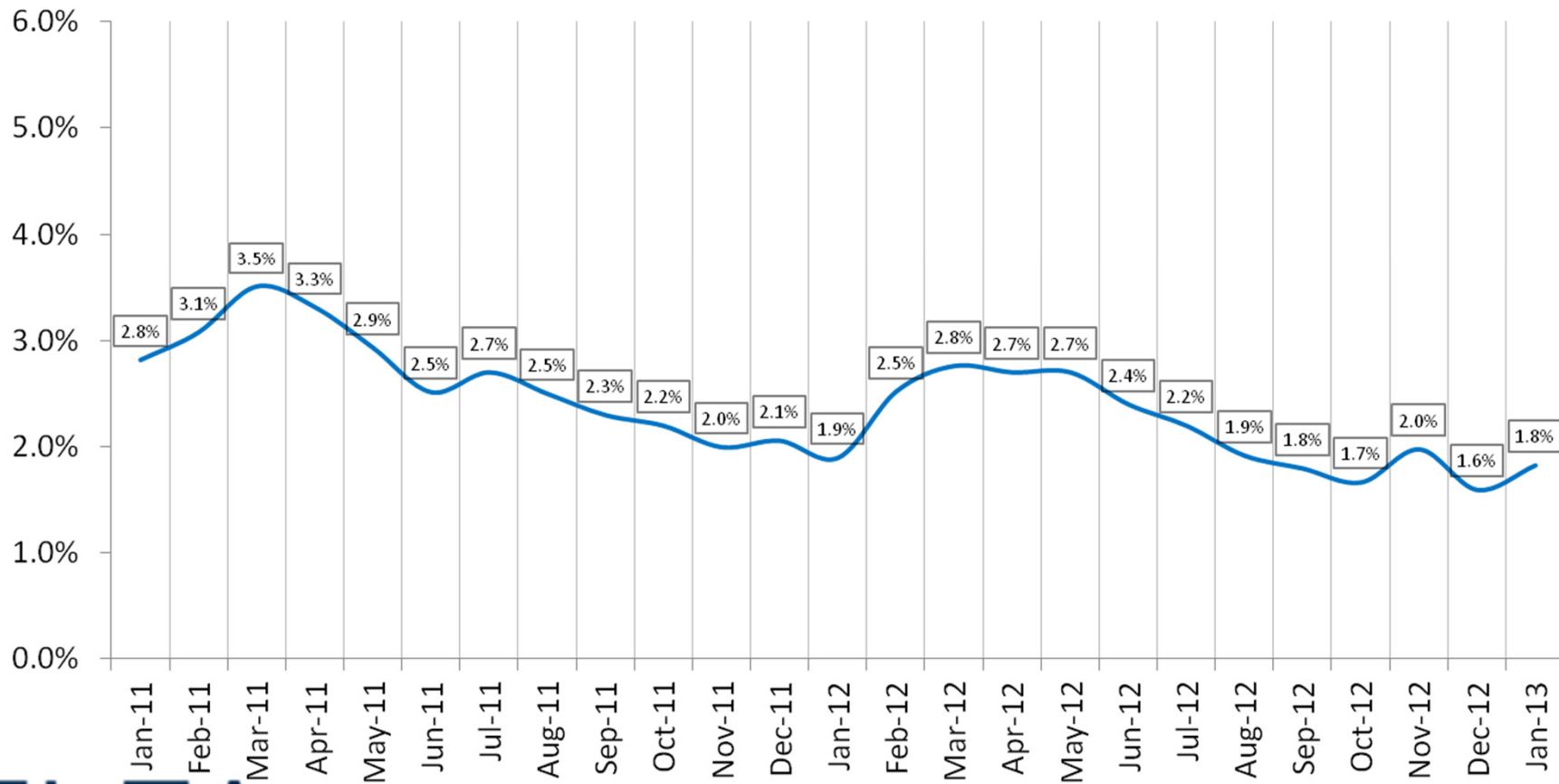
January 2013

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.

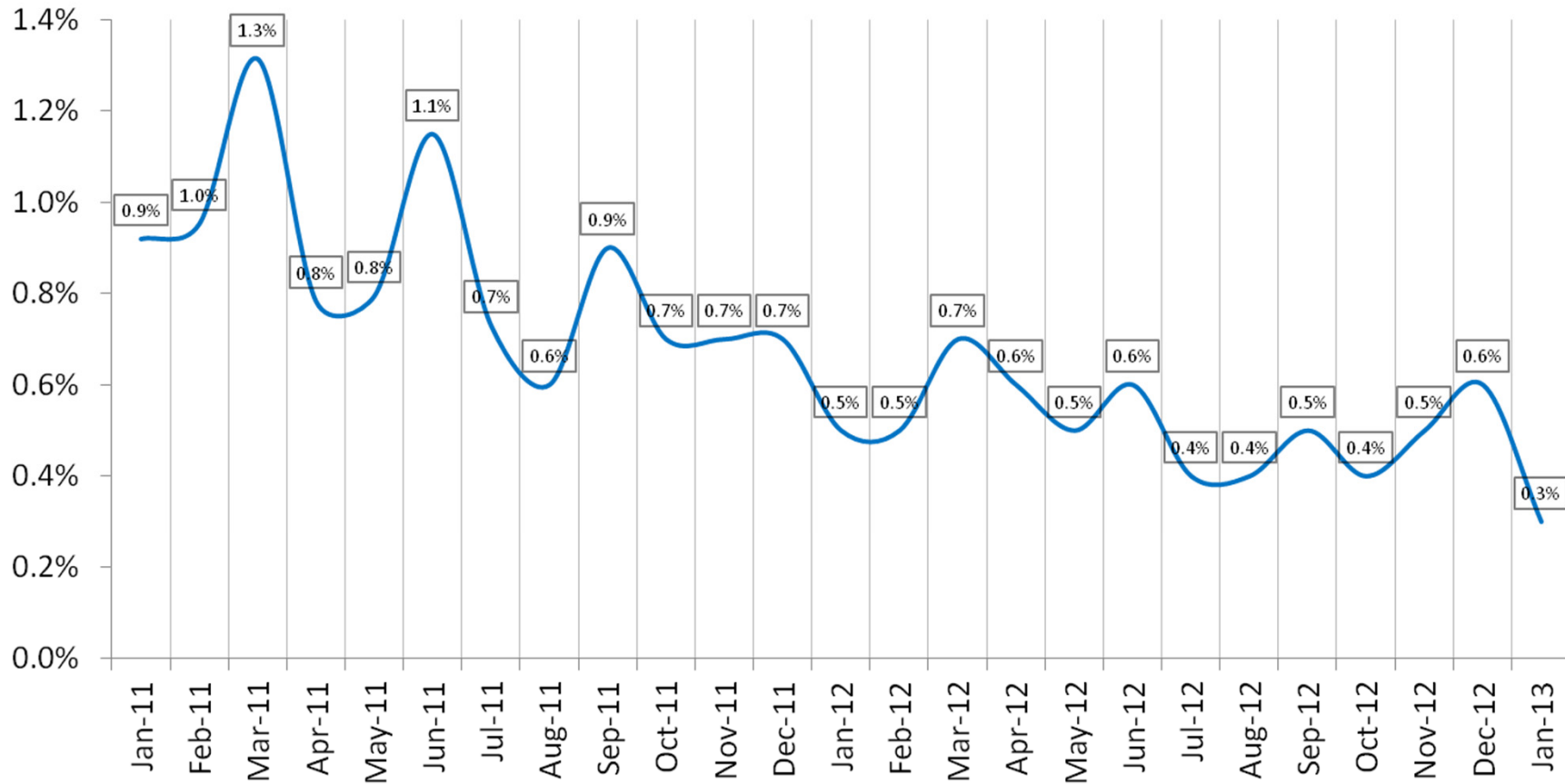
MLFI-25 New Business Volume (Year-Over-Year Comparison)



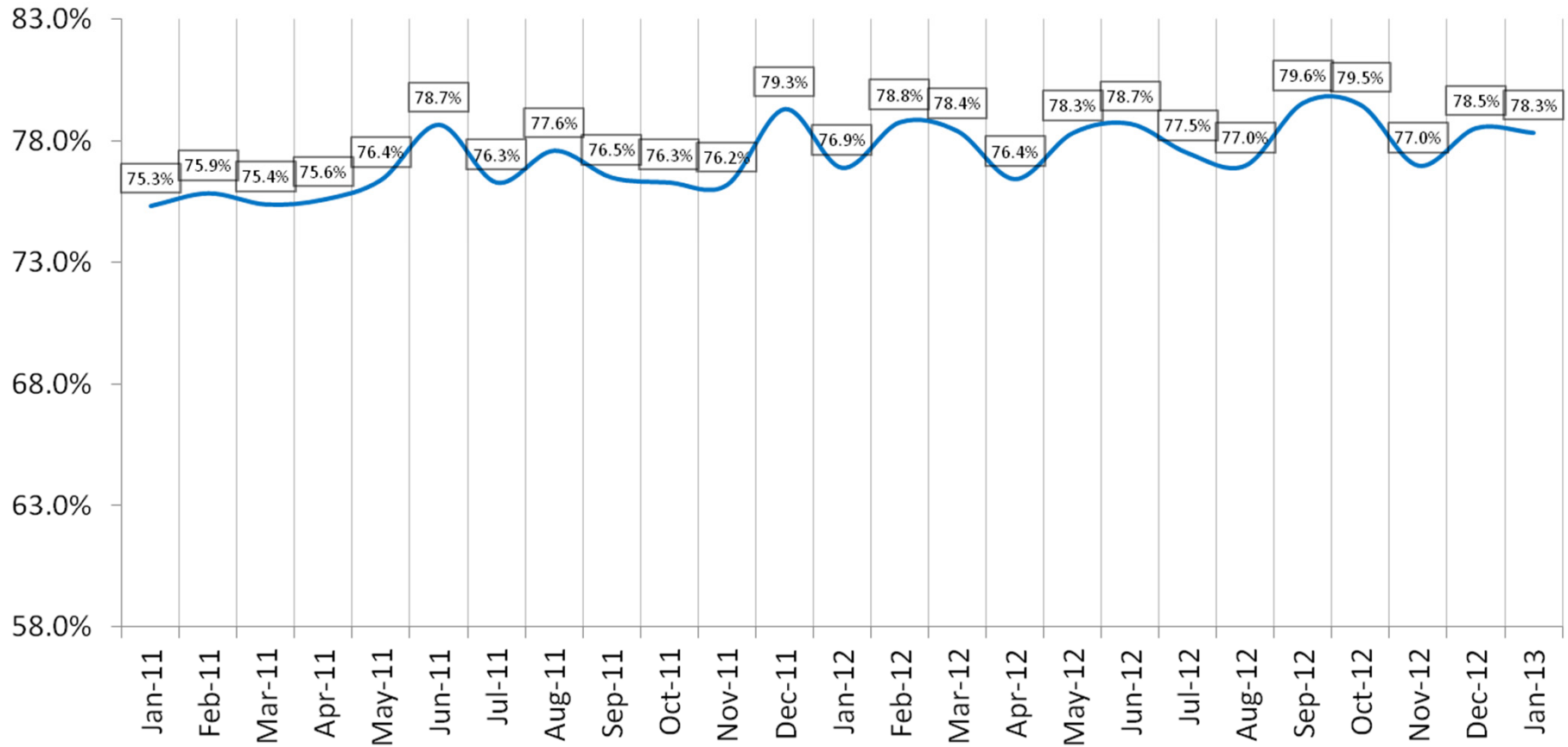
Aging of Receivables Over 30 Days



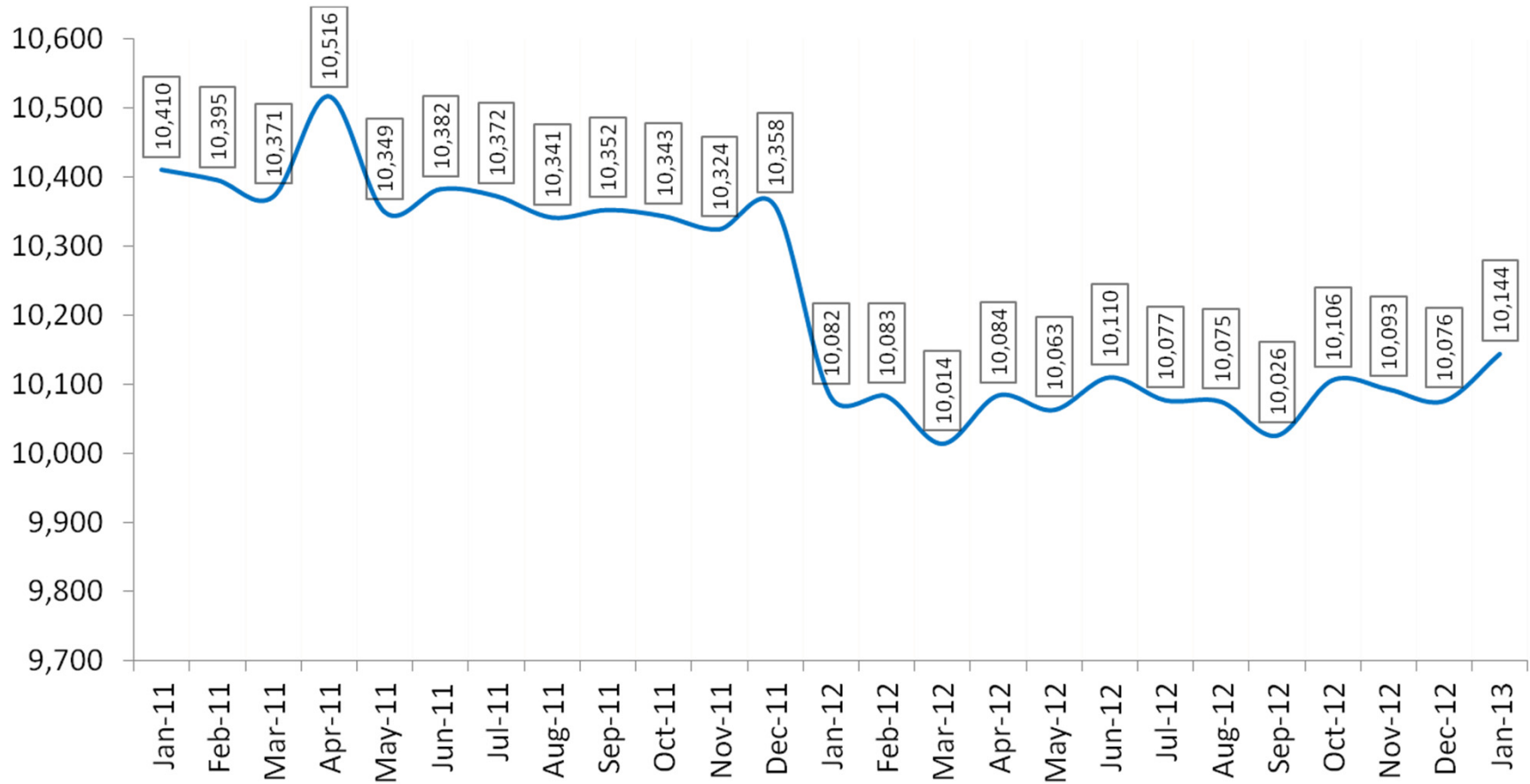
Average Losses (Charge-offs) as a % of Net Receivables



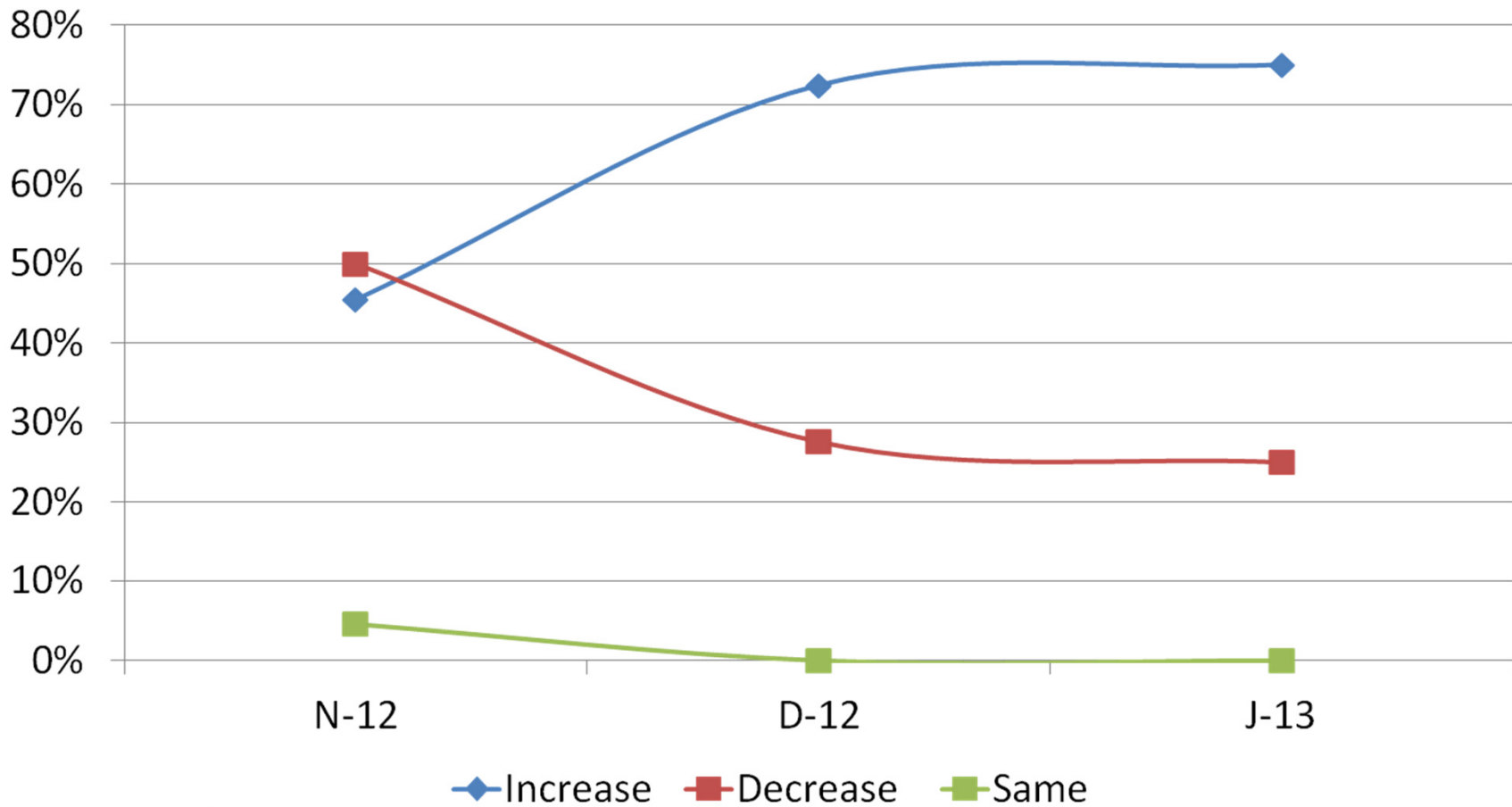
Credit Approvals As % of All Decisions Submitted



Total Number of Employees



How Did Your New Business Volume Perform Business Year Over Year



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

