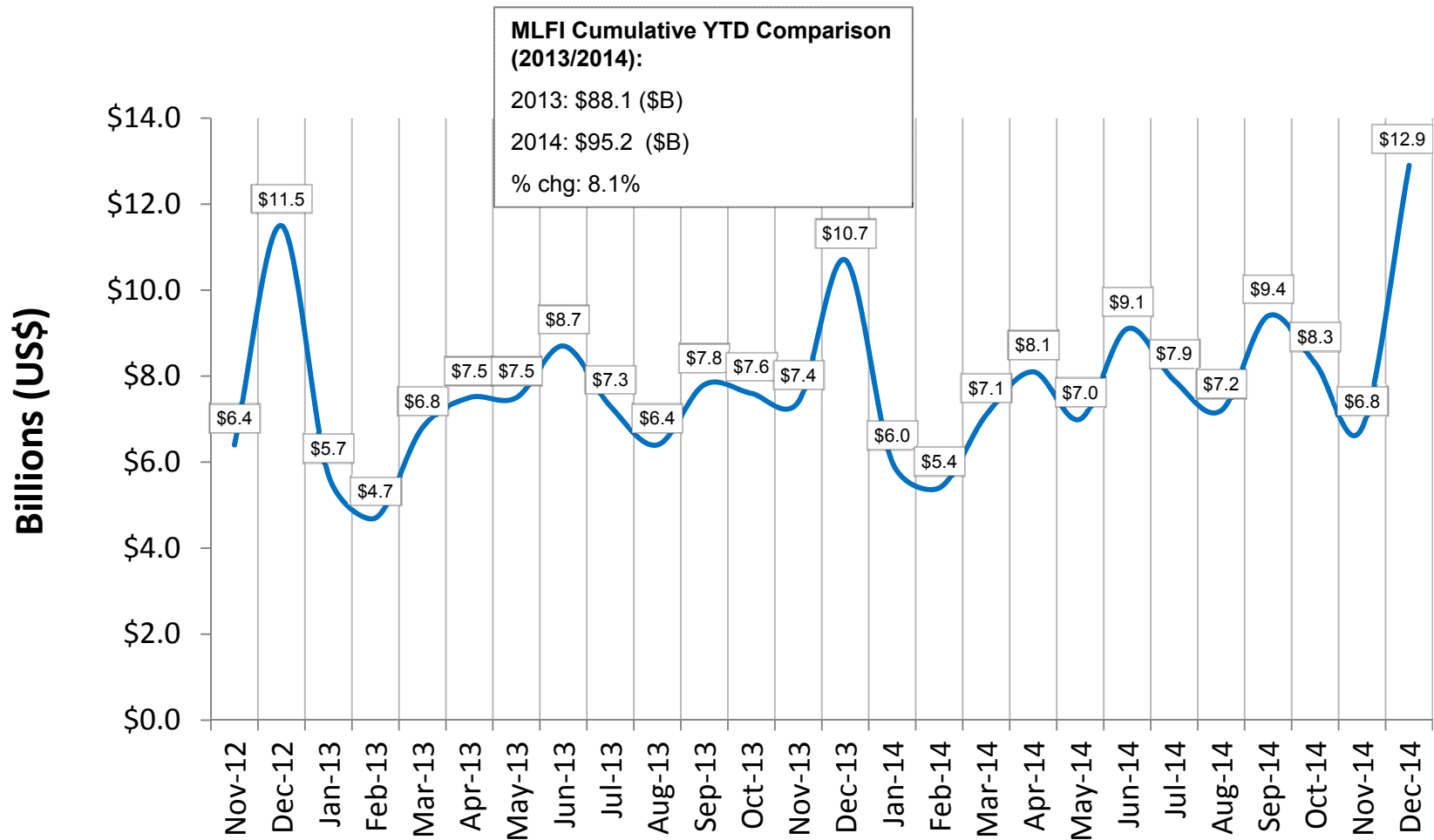


Monthly Leasing & Finance Index

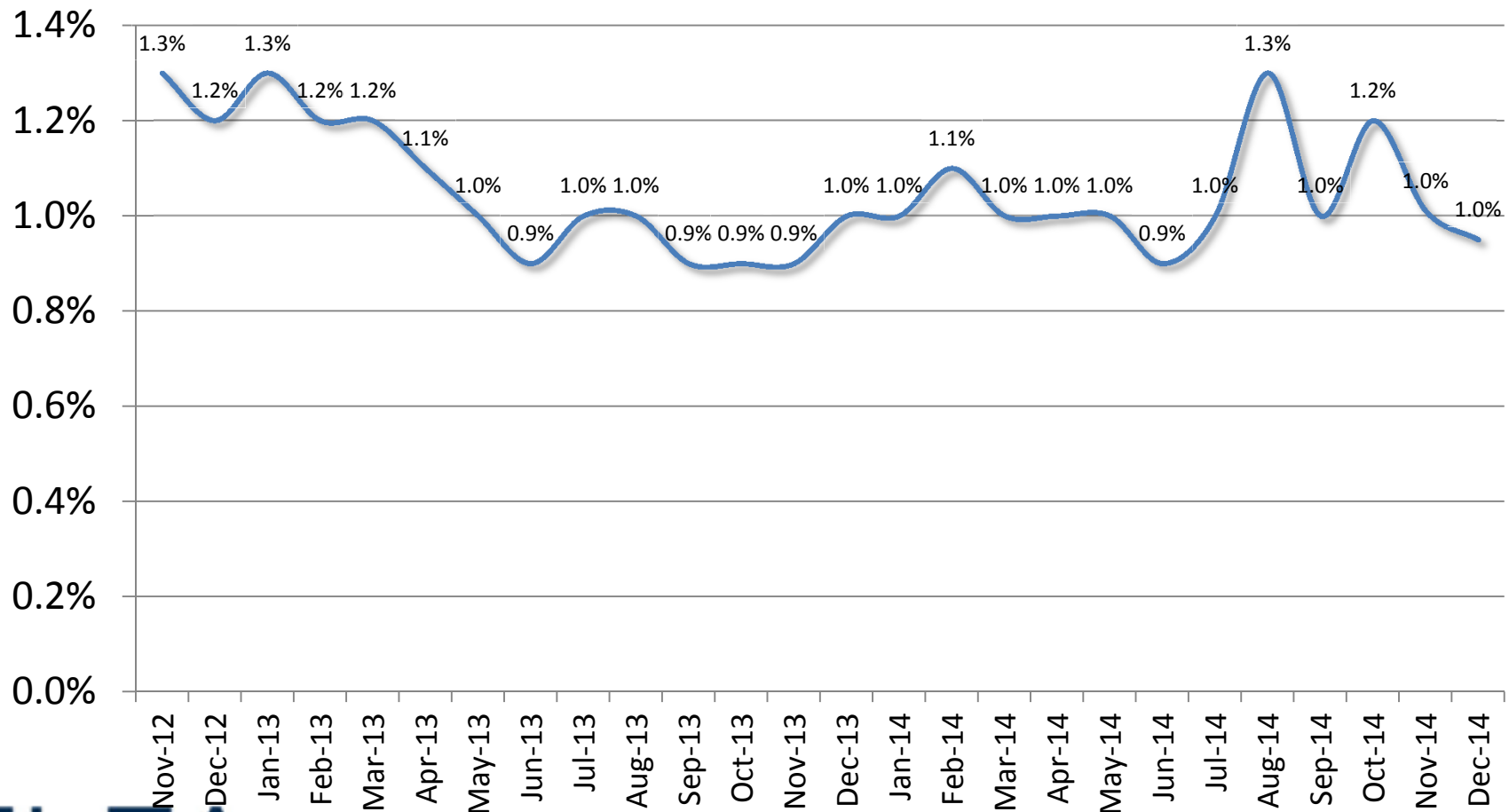
December 2014



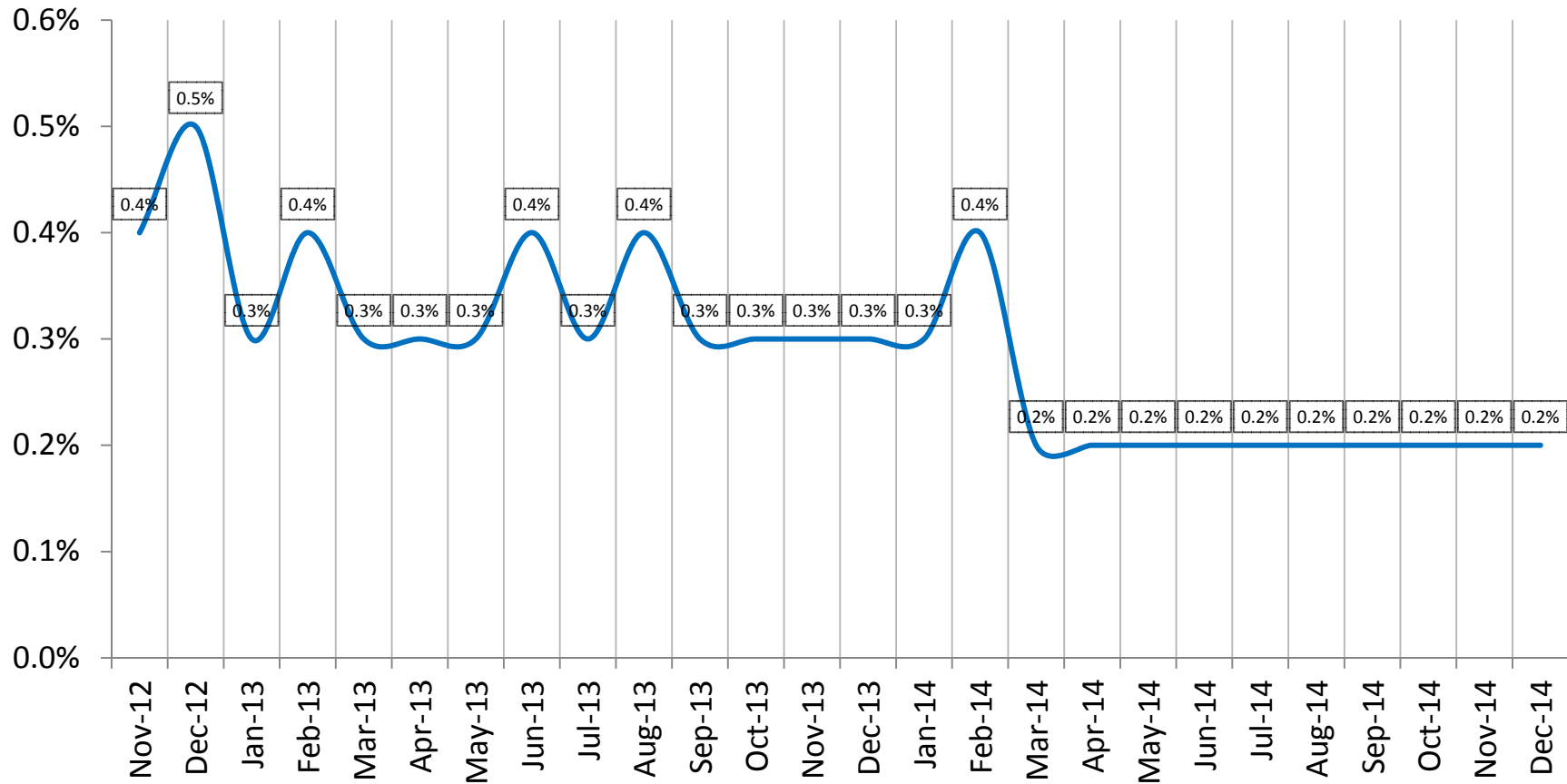
MLFI-25 New Business Volume (Year-Over-Year Comparison)



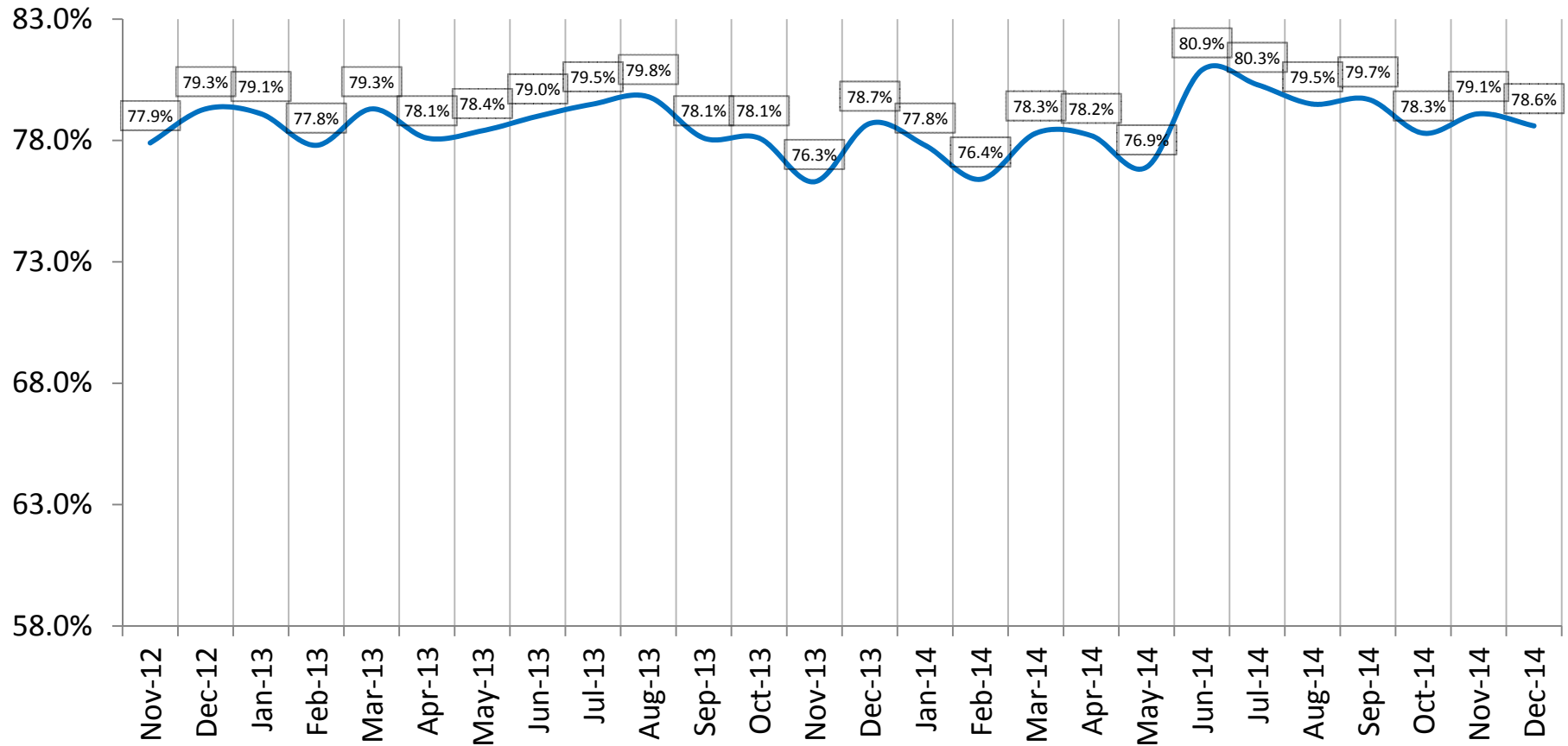
Aging of Receivables Over 30 Days



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



Credit Approvals As % of All Decisions Submitted



Total Number of Employee % CHG YOY

