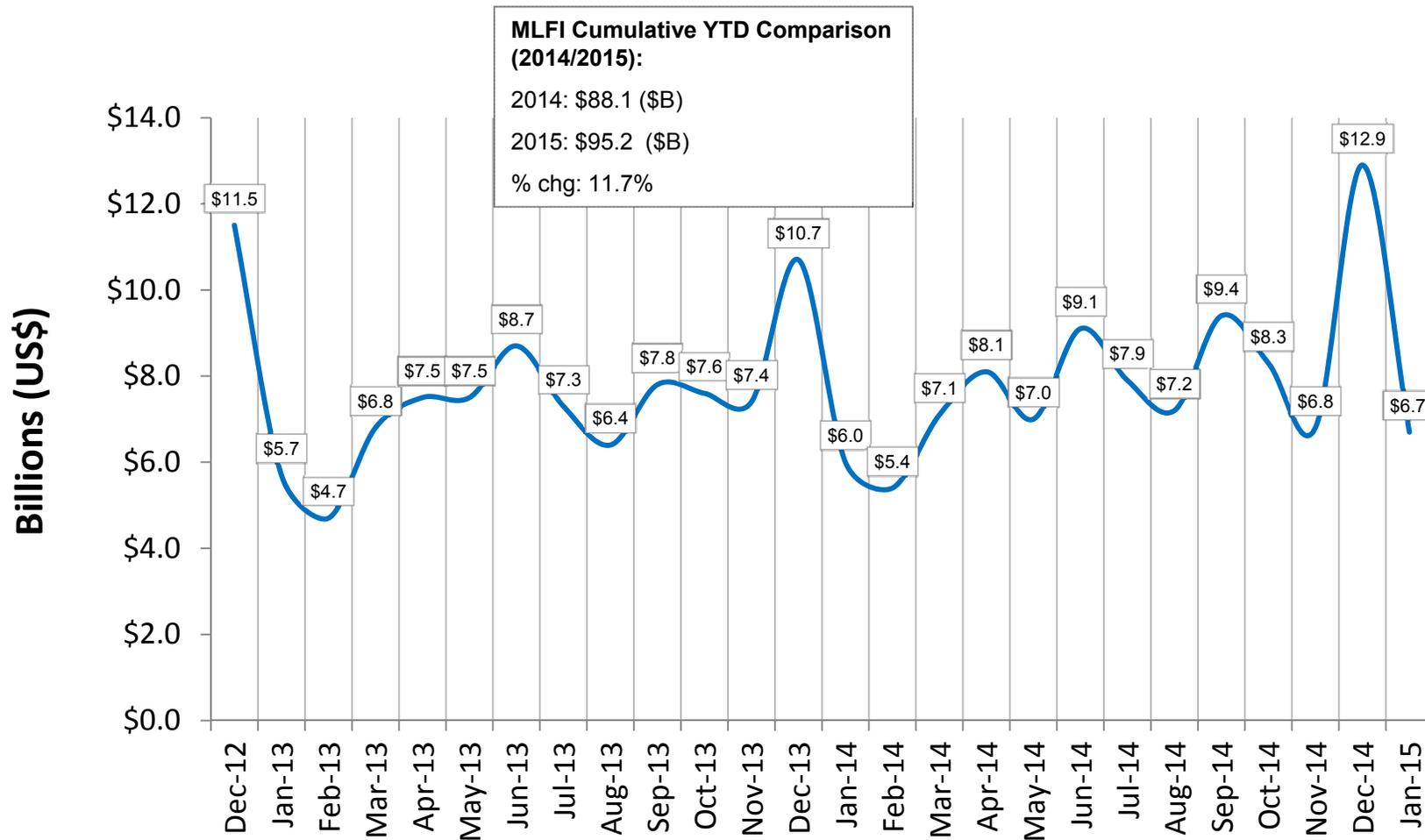


Monthly Leasing & Finance Index

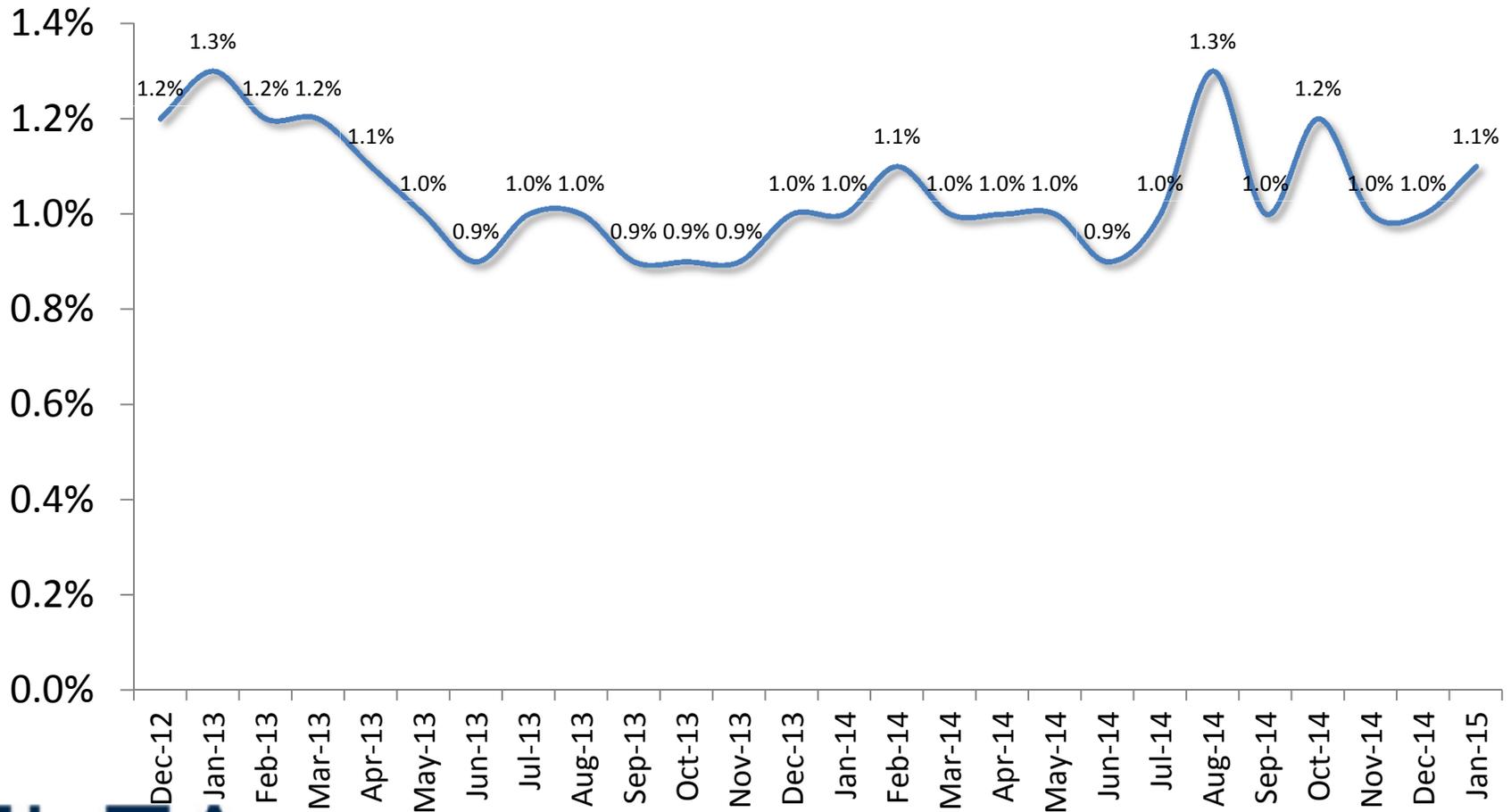
January 2015

The logo for the Monthly Leasing & Finance Index (MLFI) features the letters 'MLFI' in a large, bold, green font with a slight 3D effect. A line graph is overlaid on the letters, showing a red line with white markers that trends upwards from left to right, indicating a positive index value.

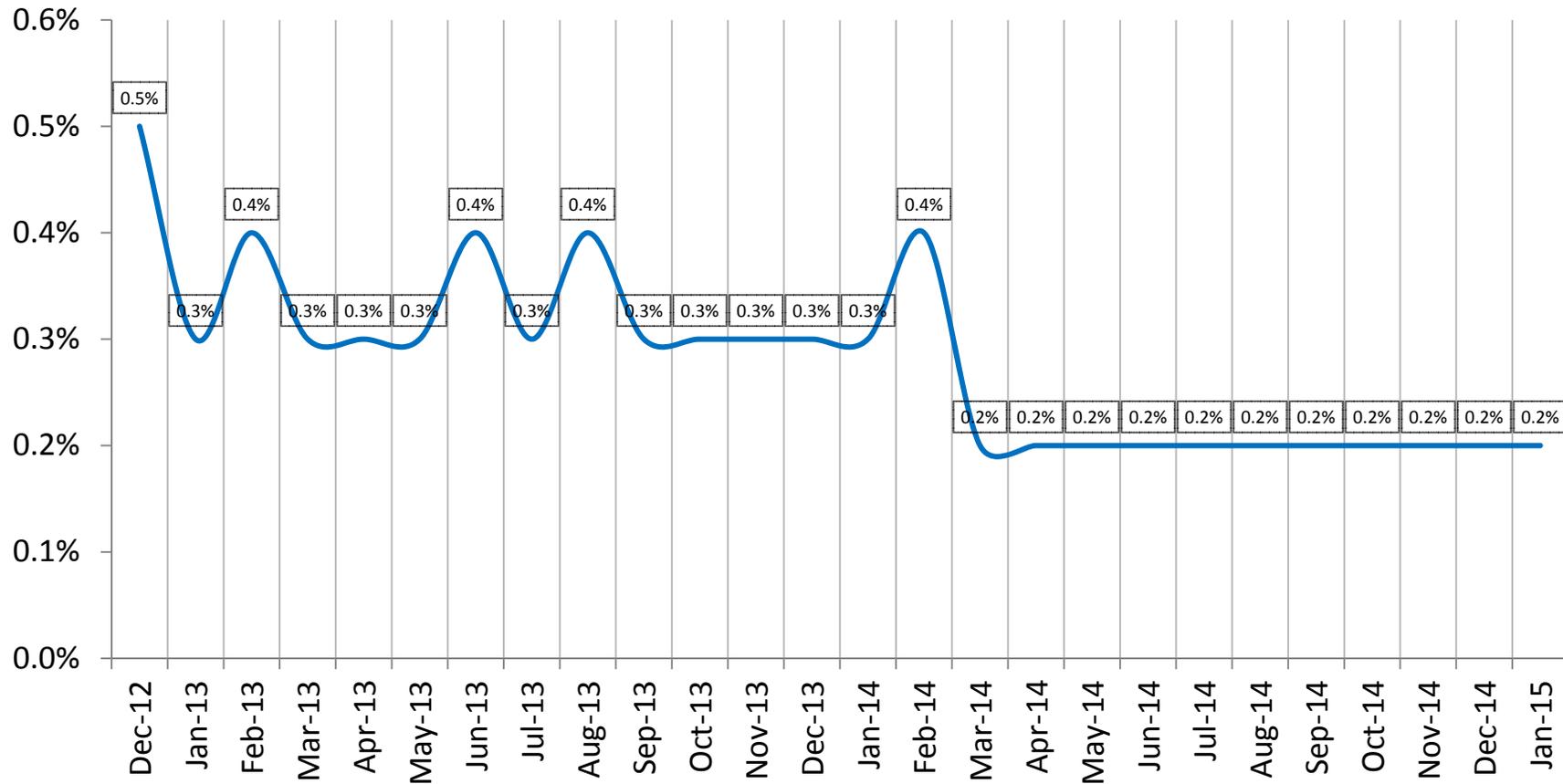
MLFI-25 New Business Volume (Year-Over-Year Comparison)



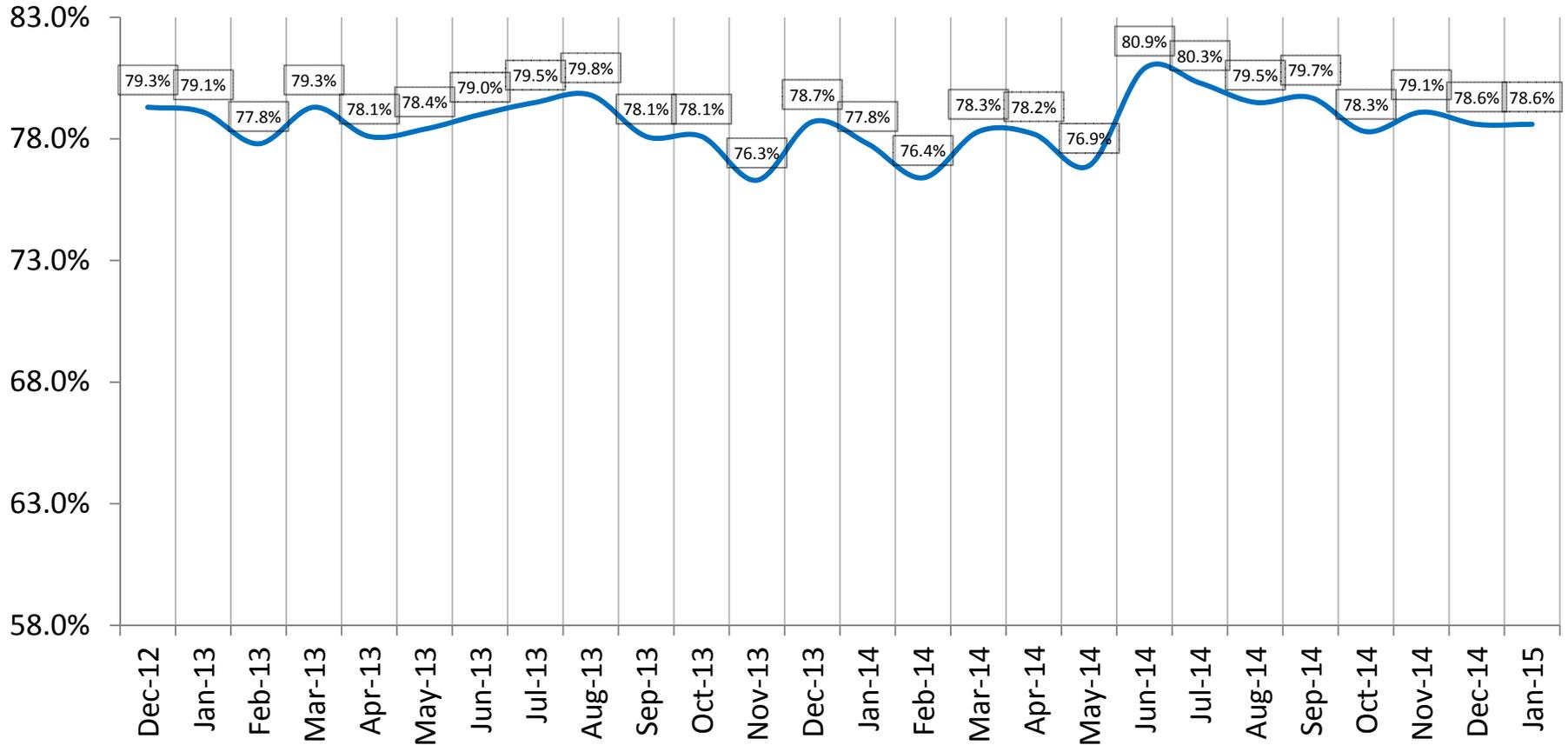
Aging of Receivables Over 30 Days



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



Credit Approvals As % of All Decisions Submitted



Total Number of Employee % CHG YOY

