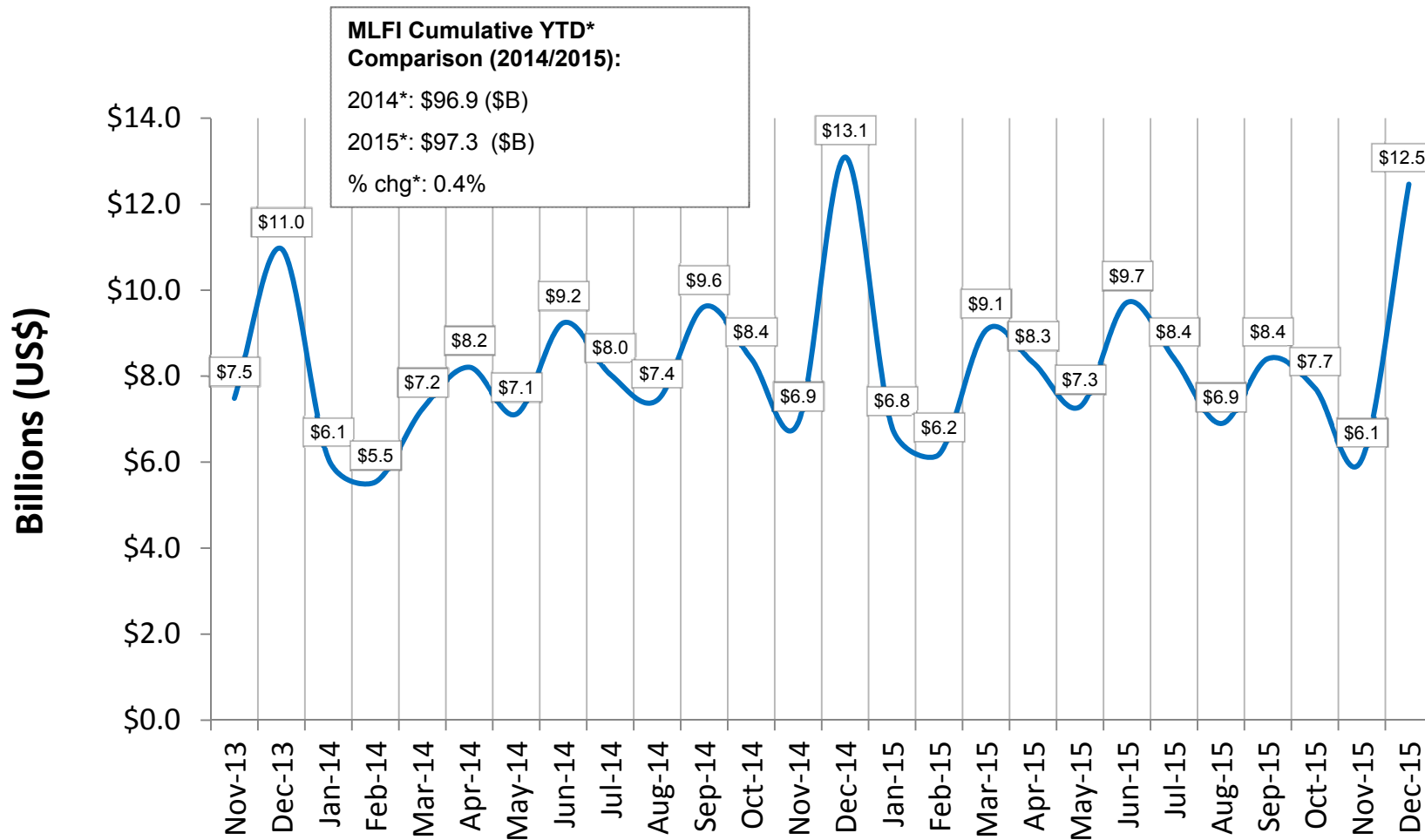


Monthly Leasing & Finance Index

December 2015

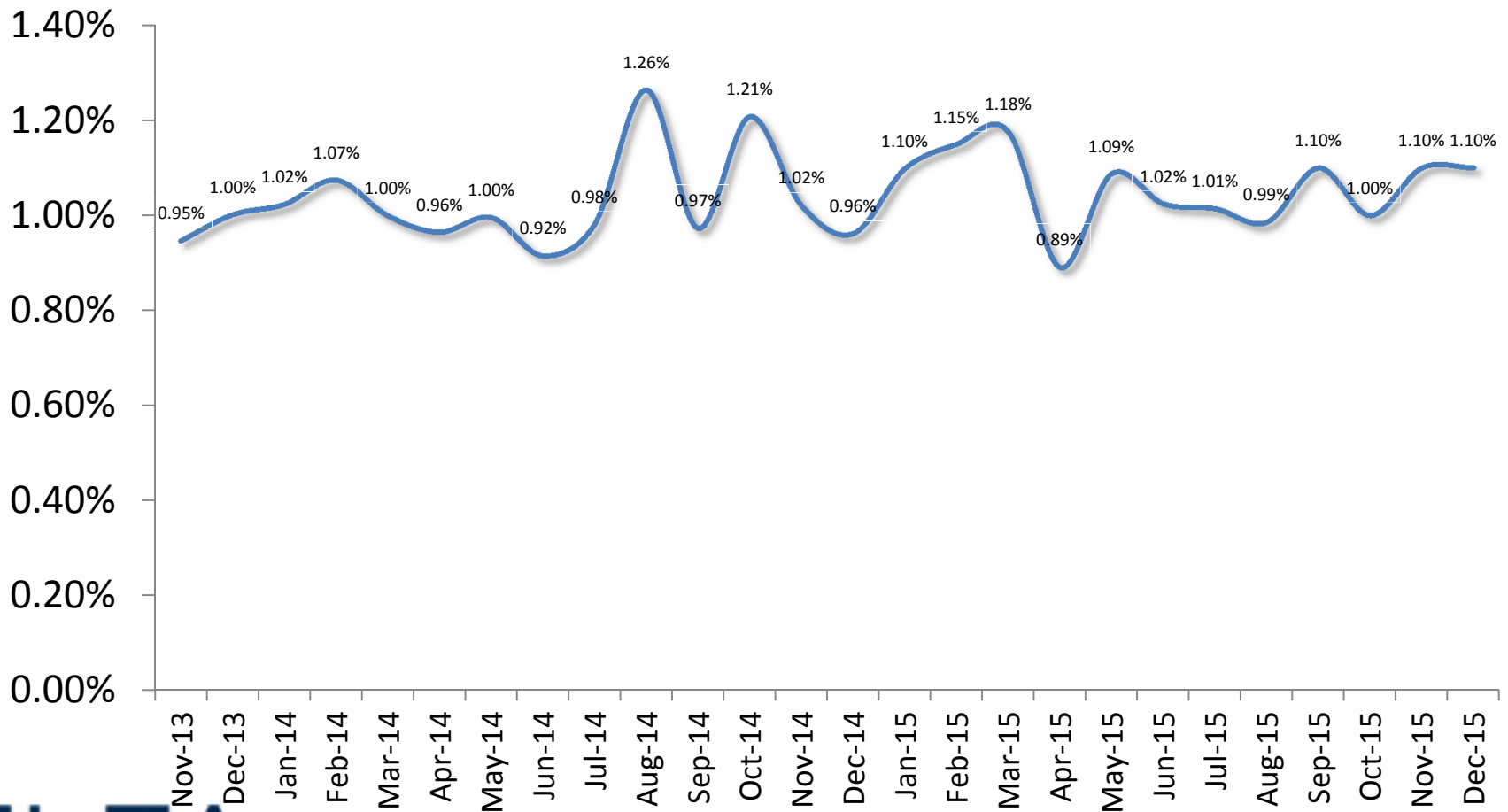
The logo for the Monthly Leasing & Finance Index (MLFI) features the letters 'MLFI' in a large, bold, green, sans-serif font. A white line graph with a red trend line is overlaid on the letters, showing a fluctuating upward trend from left to right.

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

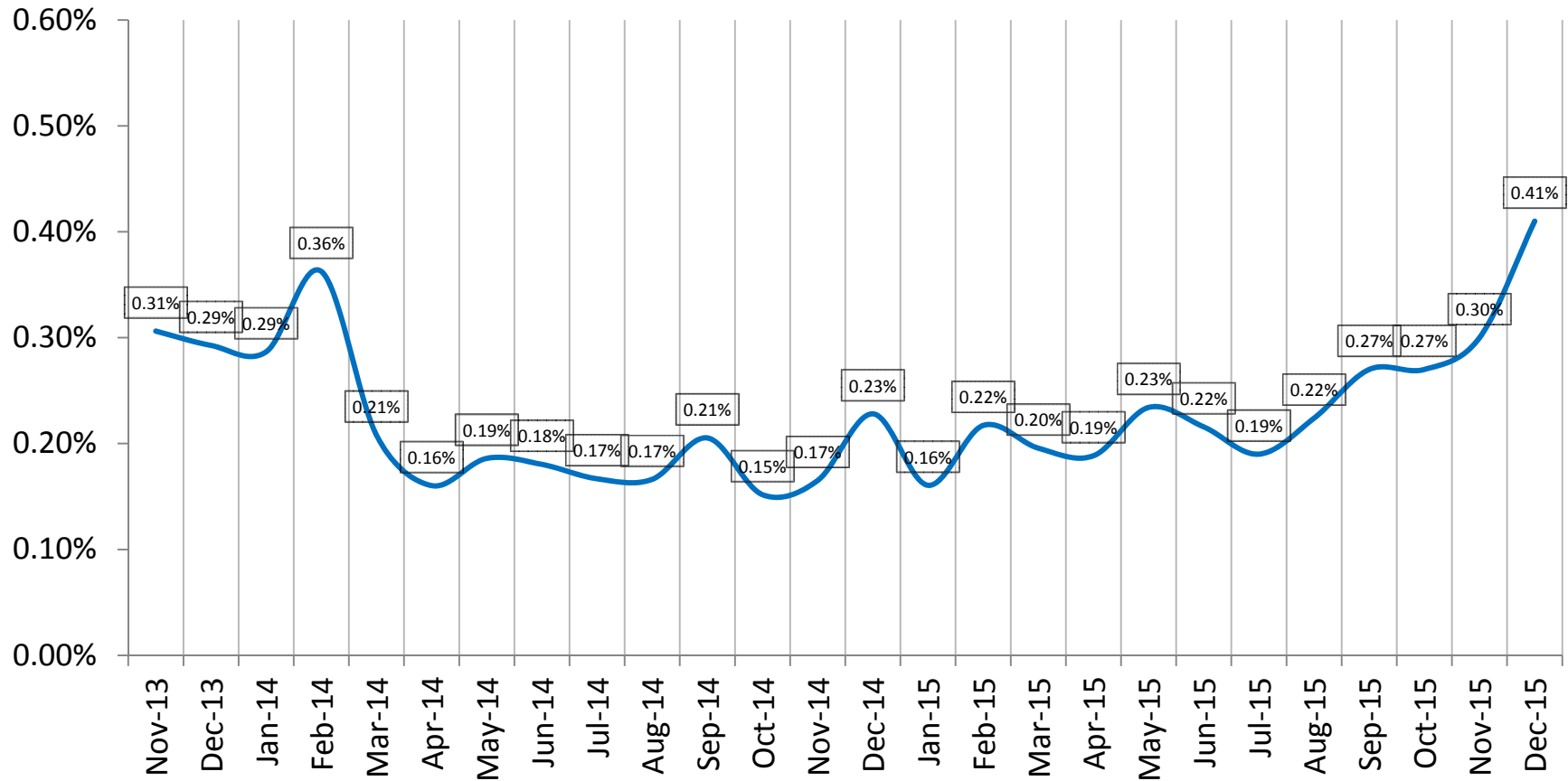


* YTD NBV numbers will not match the numbers from the chart due to rounding

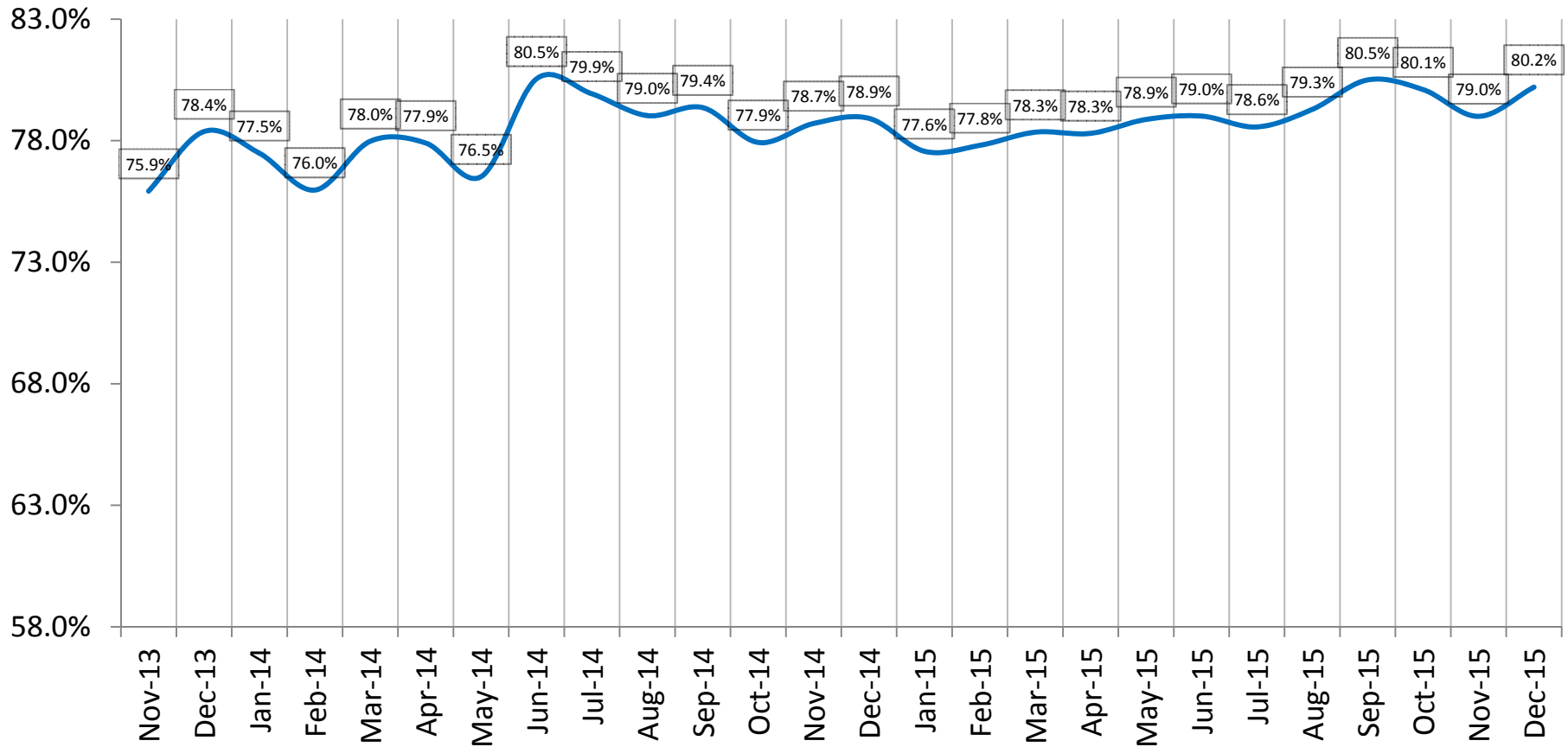
Aging of Receivables Over 30 Days



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



Credit Approvals As % of All Decisions Submitted



Total Number of Employee % CHG YOY

