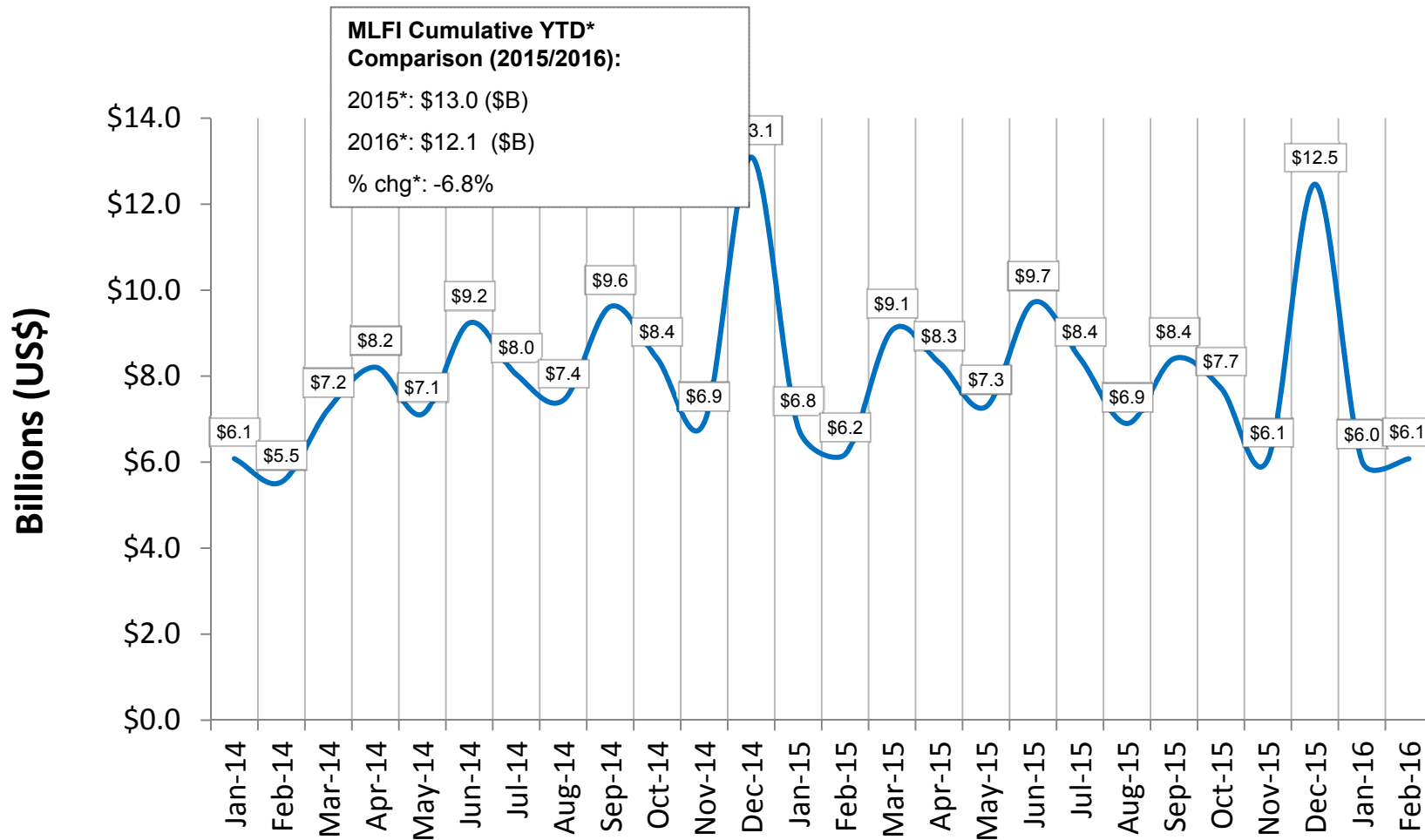


Monthly Leasing & Finance Index

February 2016

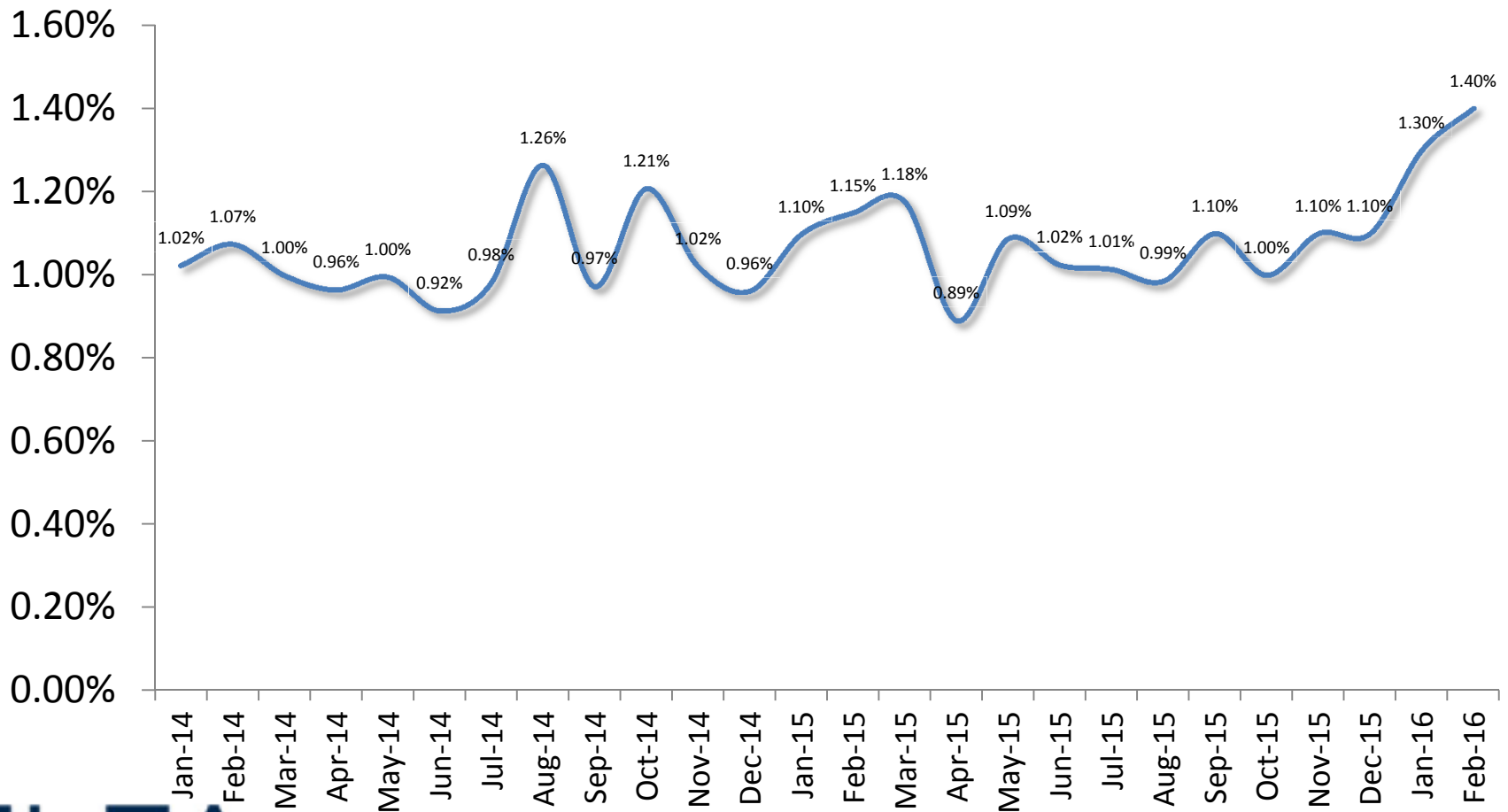
The logo for the Monthly Leasing & Finance Index (MLFI) features the letters 'MLFI' in a large, bold, green, sans-serif font. A line graph is overlaid on the letters, showing a fluctuating trend with a red line and a grey line. The red line starts at the bottom left, rises to a peak over the 'L', dips,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

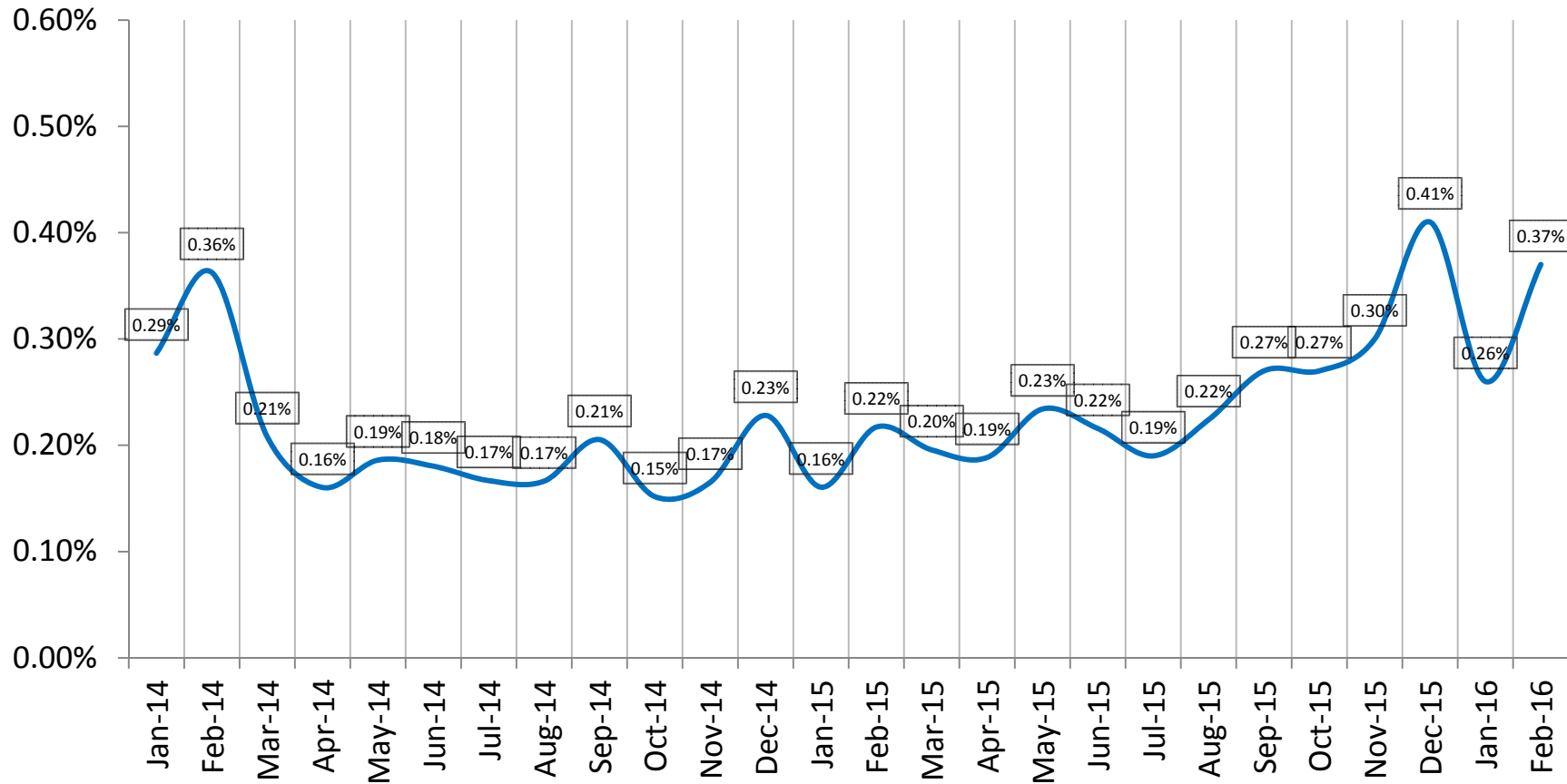


* YTD NBV numbers will not match the numbers from the chart due to rounding

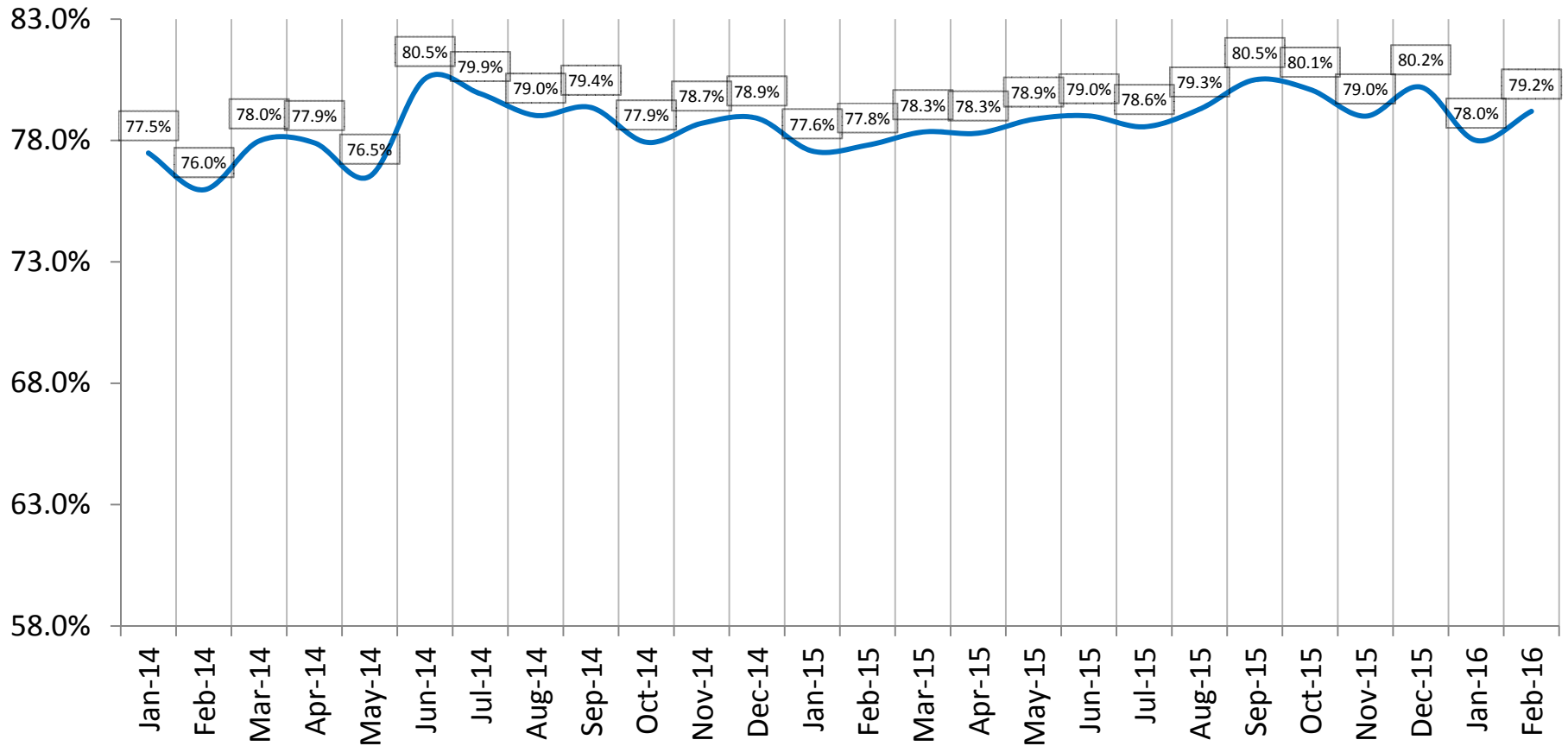
Aging of Receivables Over 30 Days



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



Credit Approvals As % of All Decisions Submitted



Total Number of Employee % CHG YOY

