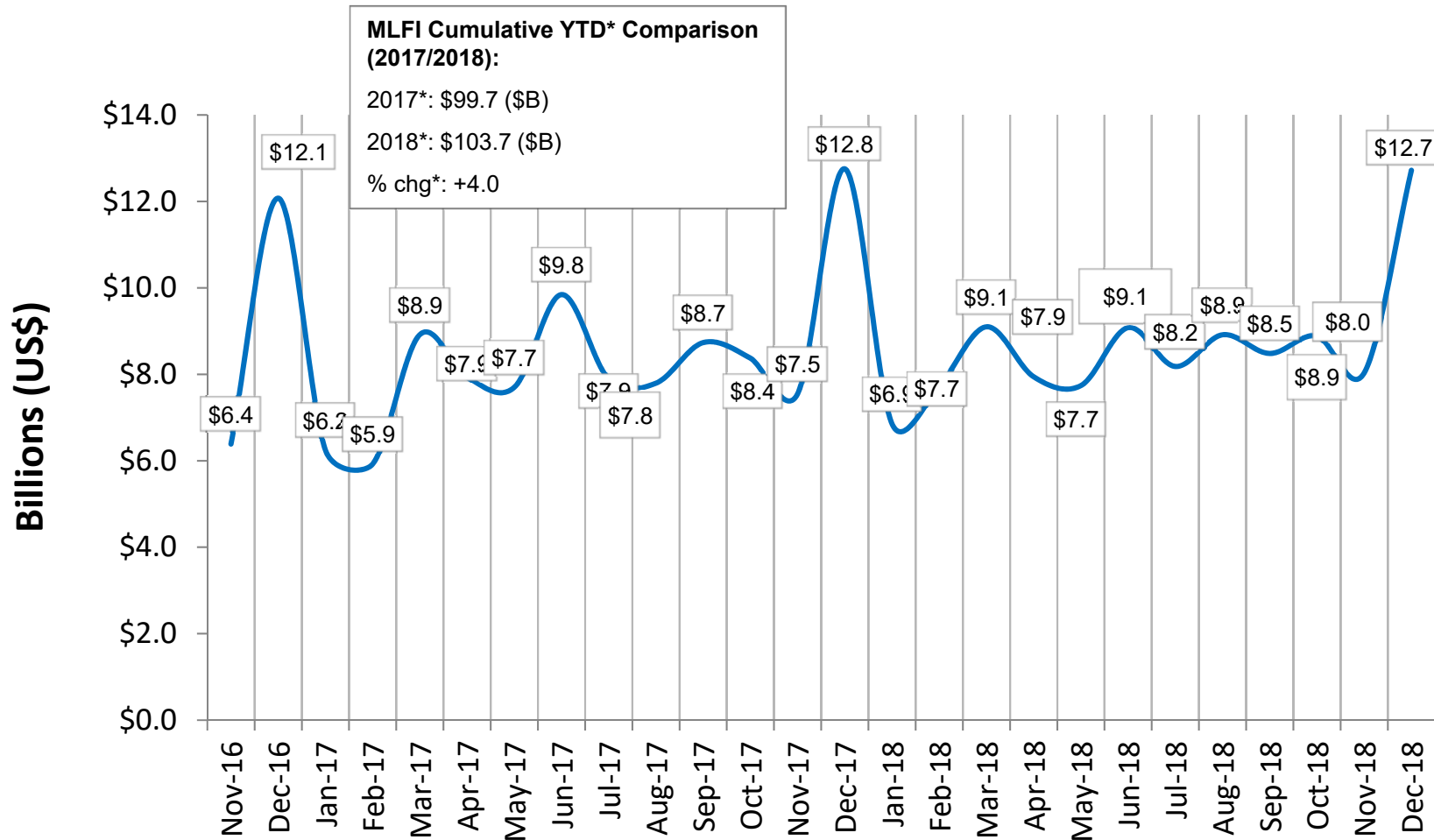


Monthly Leasing & Finance Index

December 2018

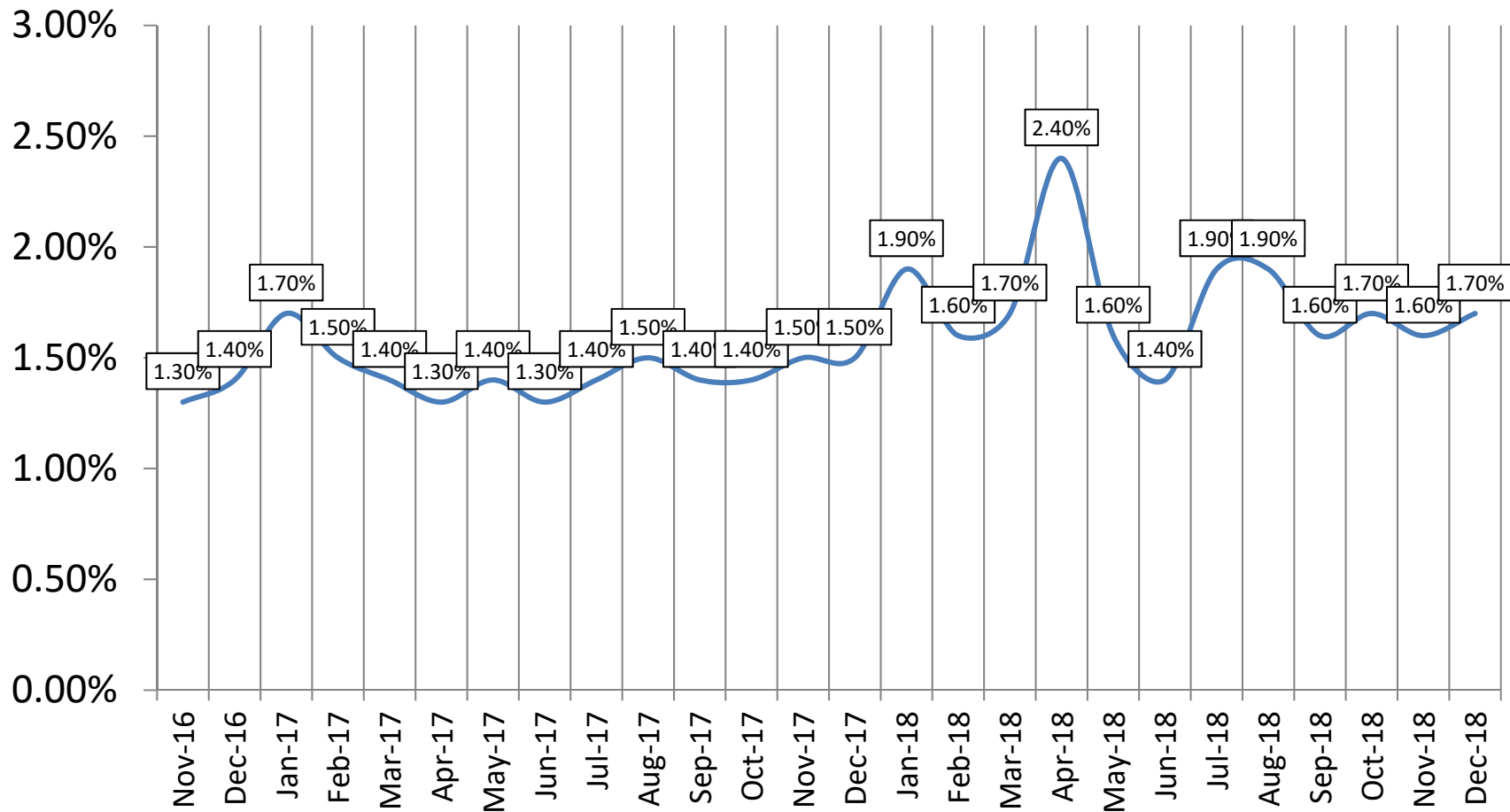


MLFI-25 New Business Volume (Year-Over-Year Comparison)

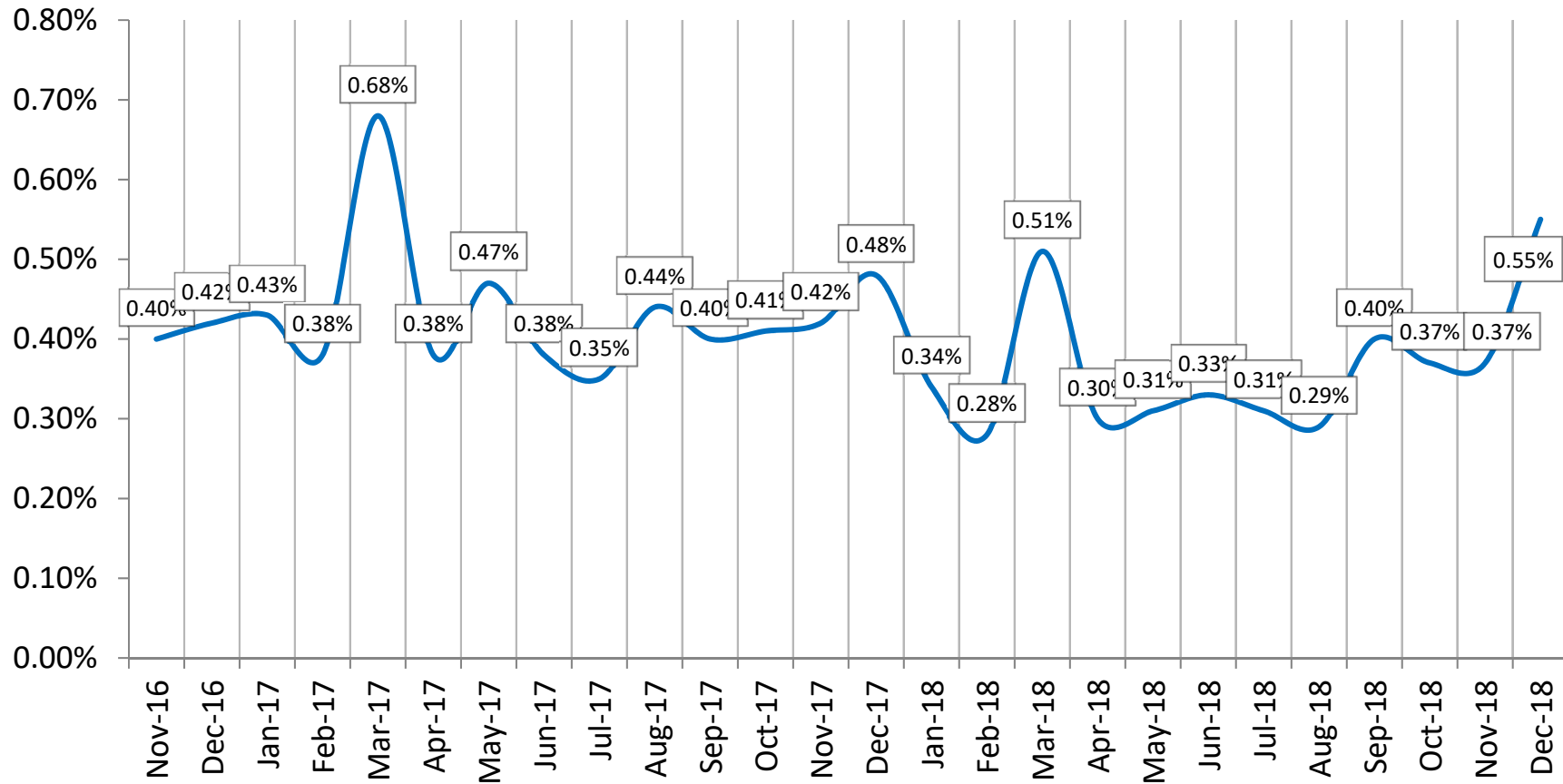


* YTD NBV numbers will not match the numbers from the chart due to rounding

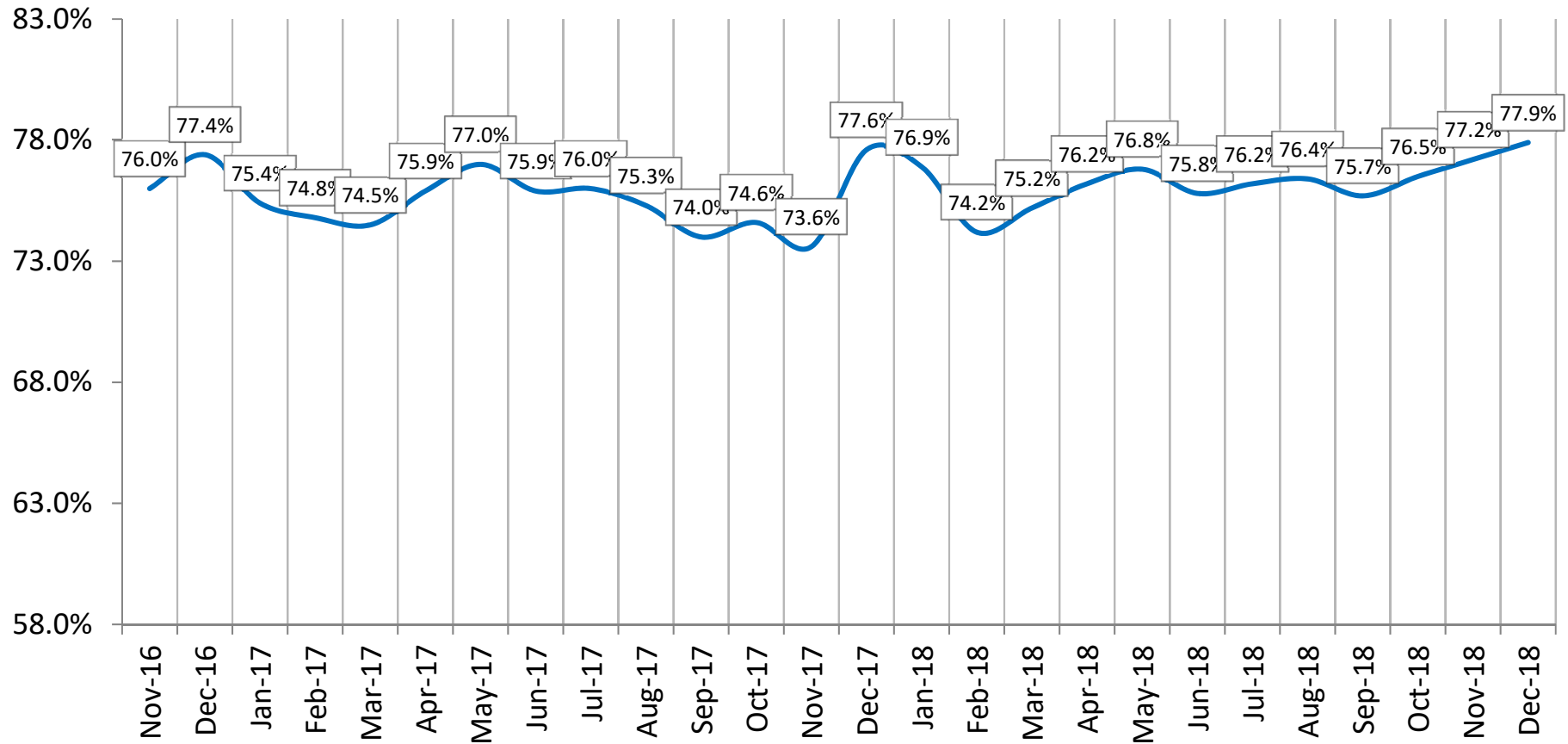
Aging of Receivables Over 30 Days



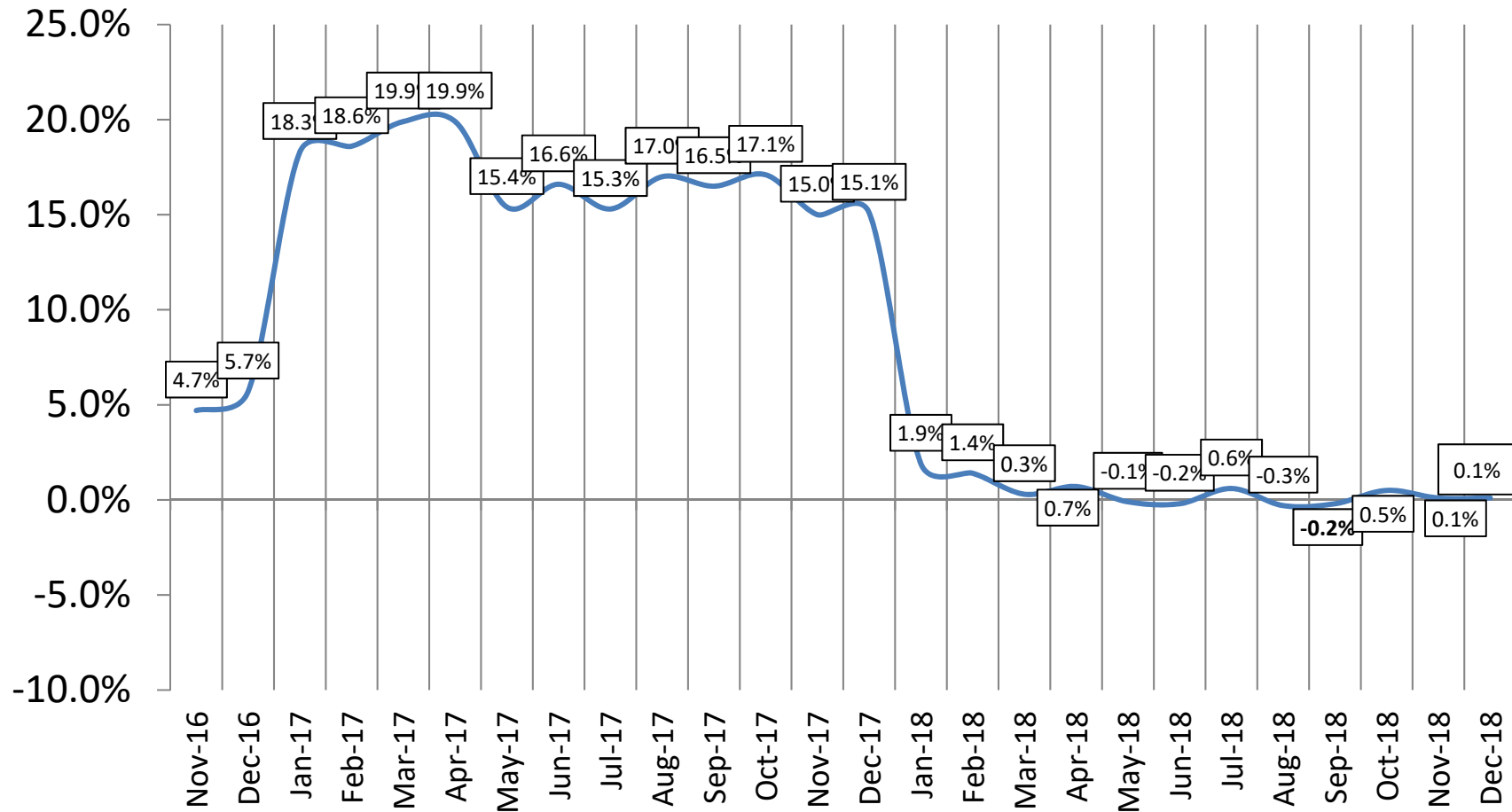
Average Losses (Charge-offs) as a % of Net Receivables



Credit Approvals As % of All Decisions Submitted



Total Number of Employees % CHG YOY



Note: During 2017, headcount was elevated due to acquisition activity at several MLFI reporting company