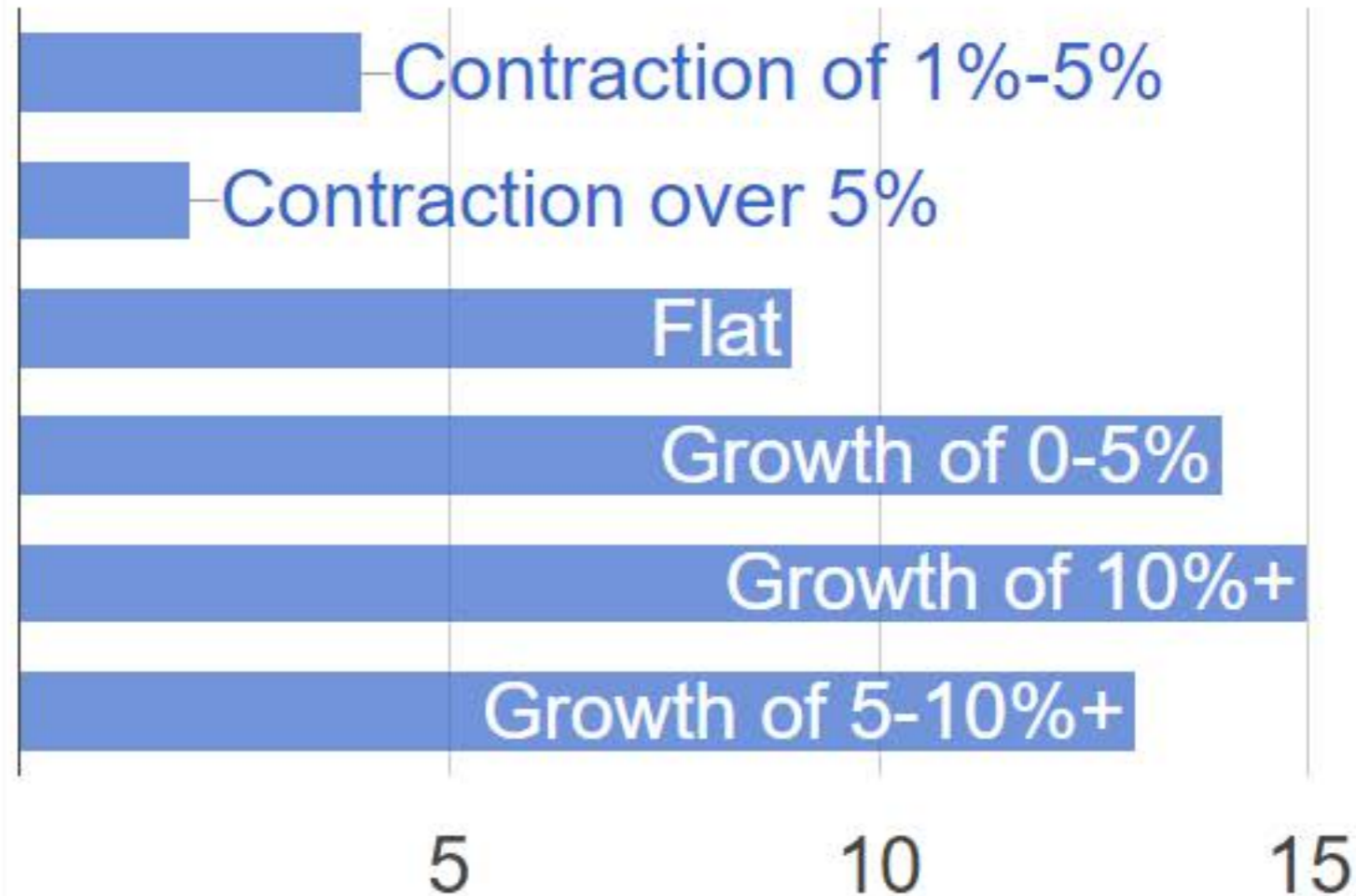


We expect our volume to reflect the following growth % in 2017

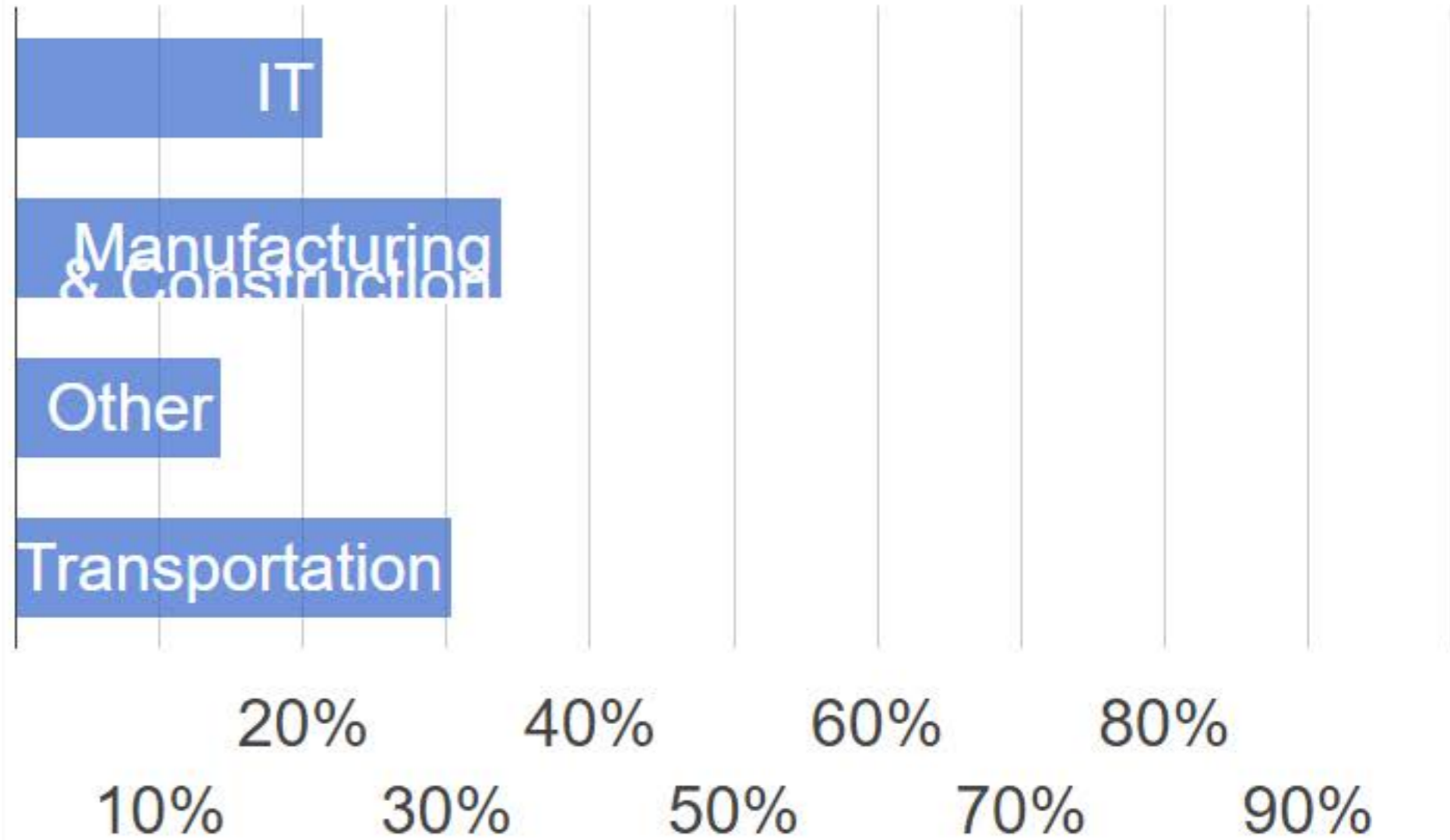
- Growth of 10%+
- Growth of 5-10%+
- Growth of 0-5%
- Flat
- Contraction of 1%-5%
- Contraction over 5%



We expect the majority of our volume growth to come from the following EQUIPMENT TYPES

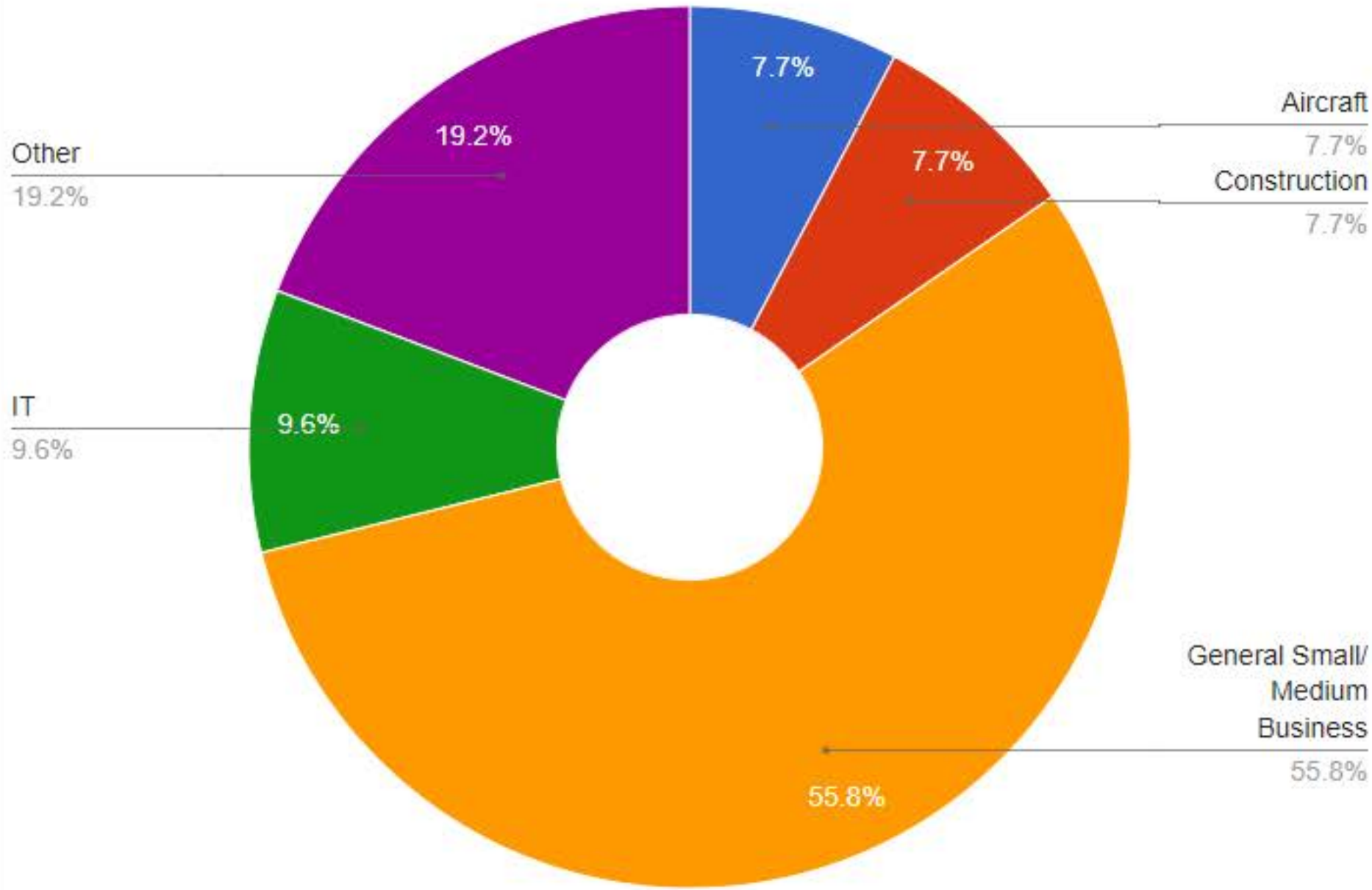


- IT
- Office
- Manufacturing & Construction
- Transportation
- Other



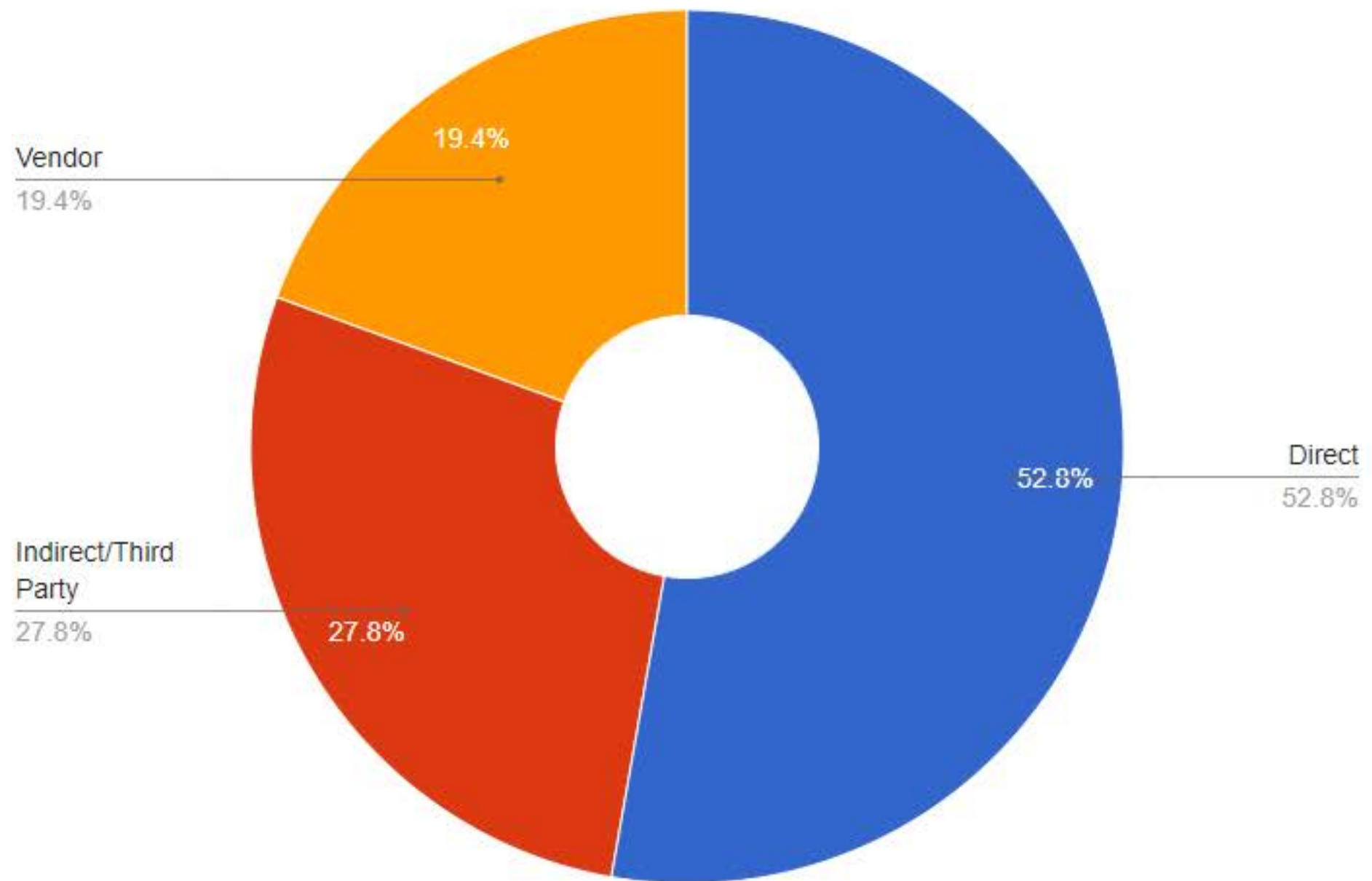
We expect the majority of our volume growth to come from the following INDUSTRIES

- Aircraft
- Construction
- General Small/Medium Business
- IT
- Other



We expect the majority of our volume growth to be focused on the following ORIGINATION CHANNEL

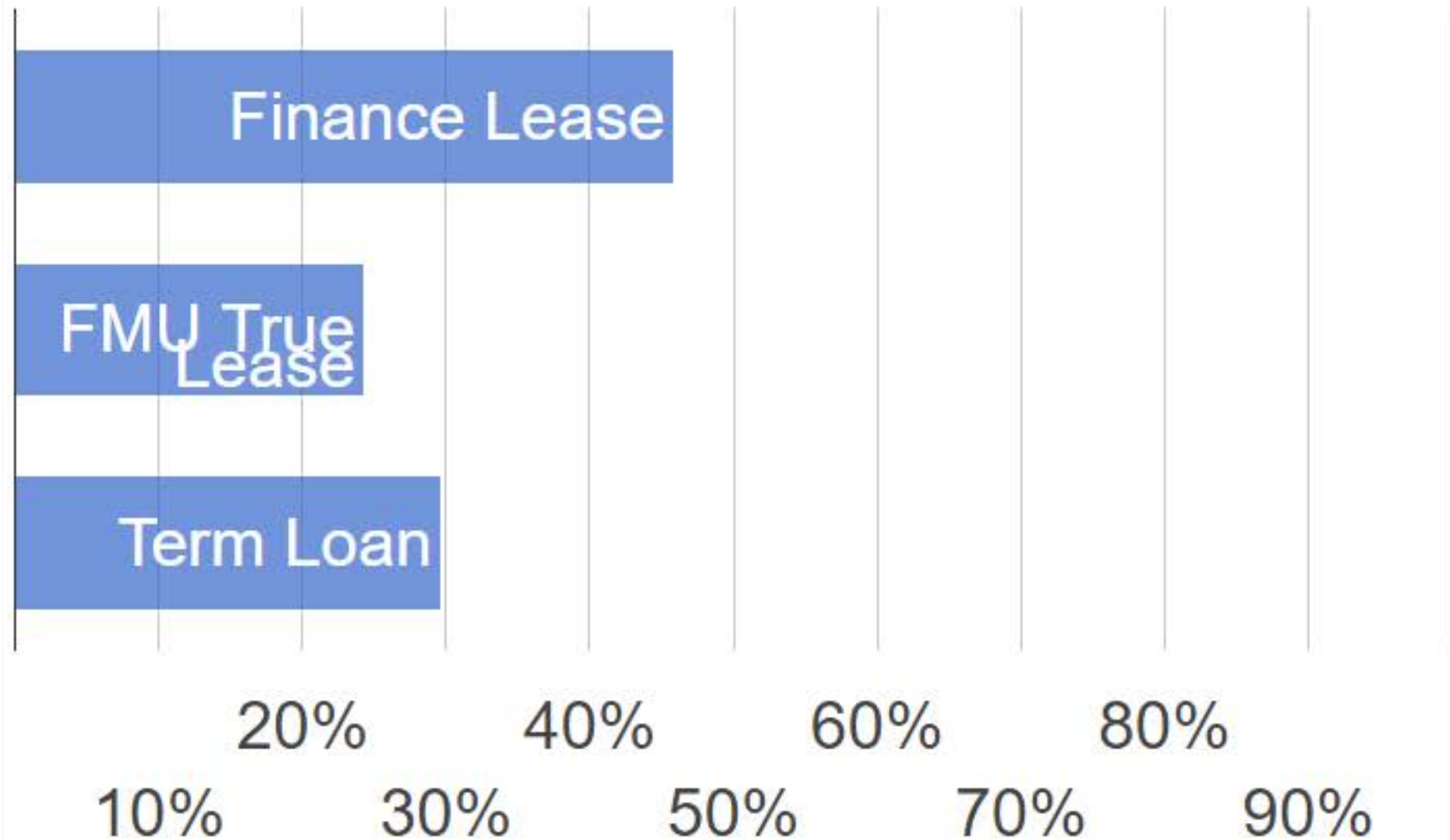
- Direct
- Vendor
- Indirect/Third Party



We expect the majority of our volume growth to come from the following PRODUCT TYPE:



- FMU True Lease
- Finance Lease
- Term Loan

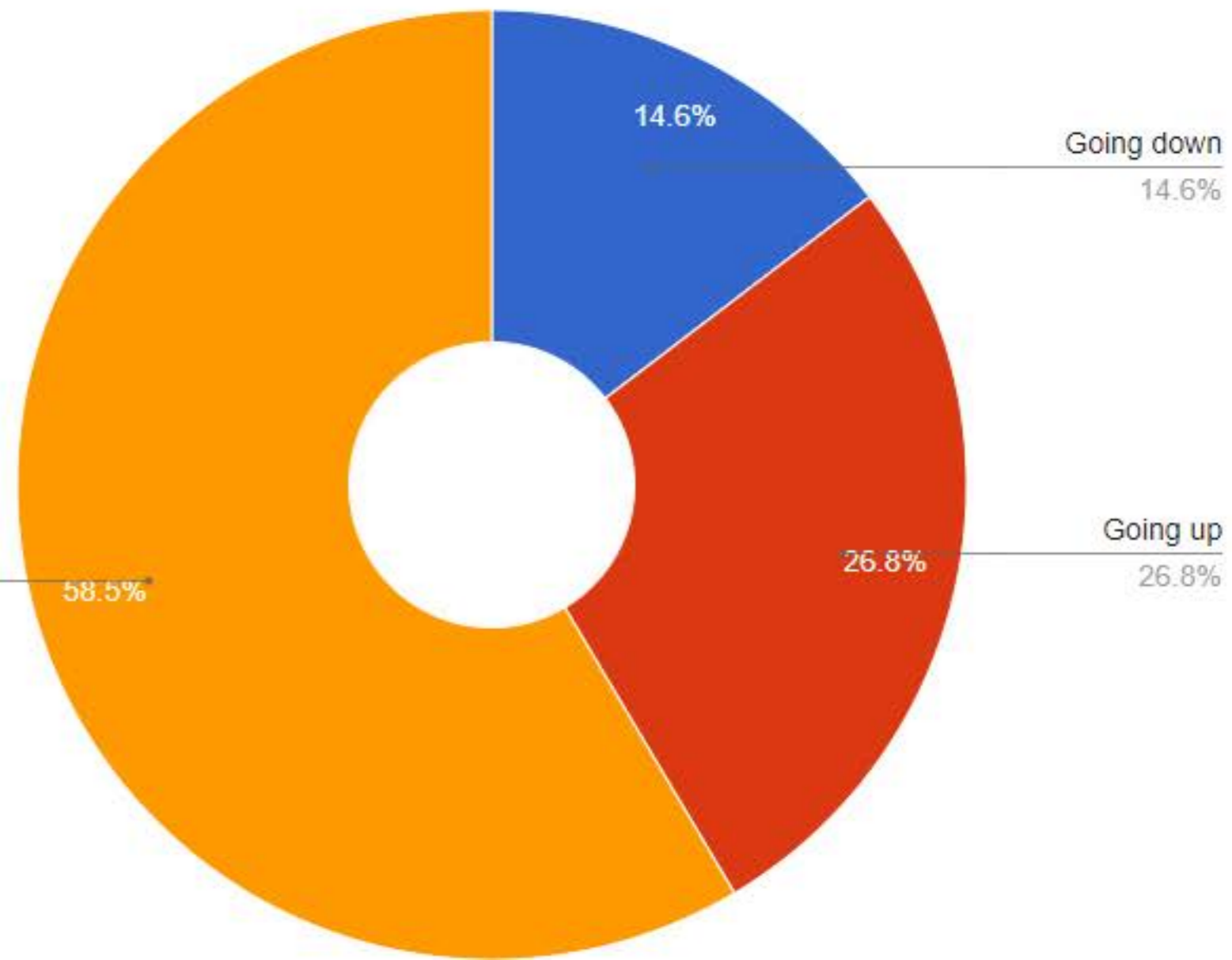


Our delinquencies in 2017 v. 2016 are ...



- Going up
- Staying the same
- Going down

Staying the same
58.5%



Going down
14.6%

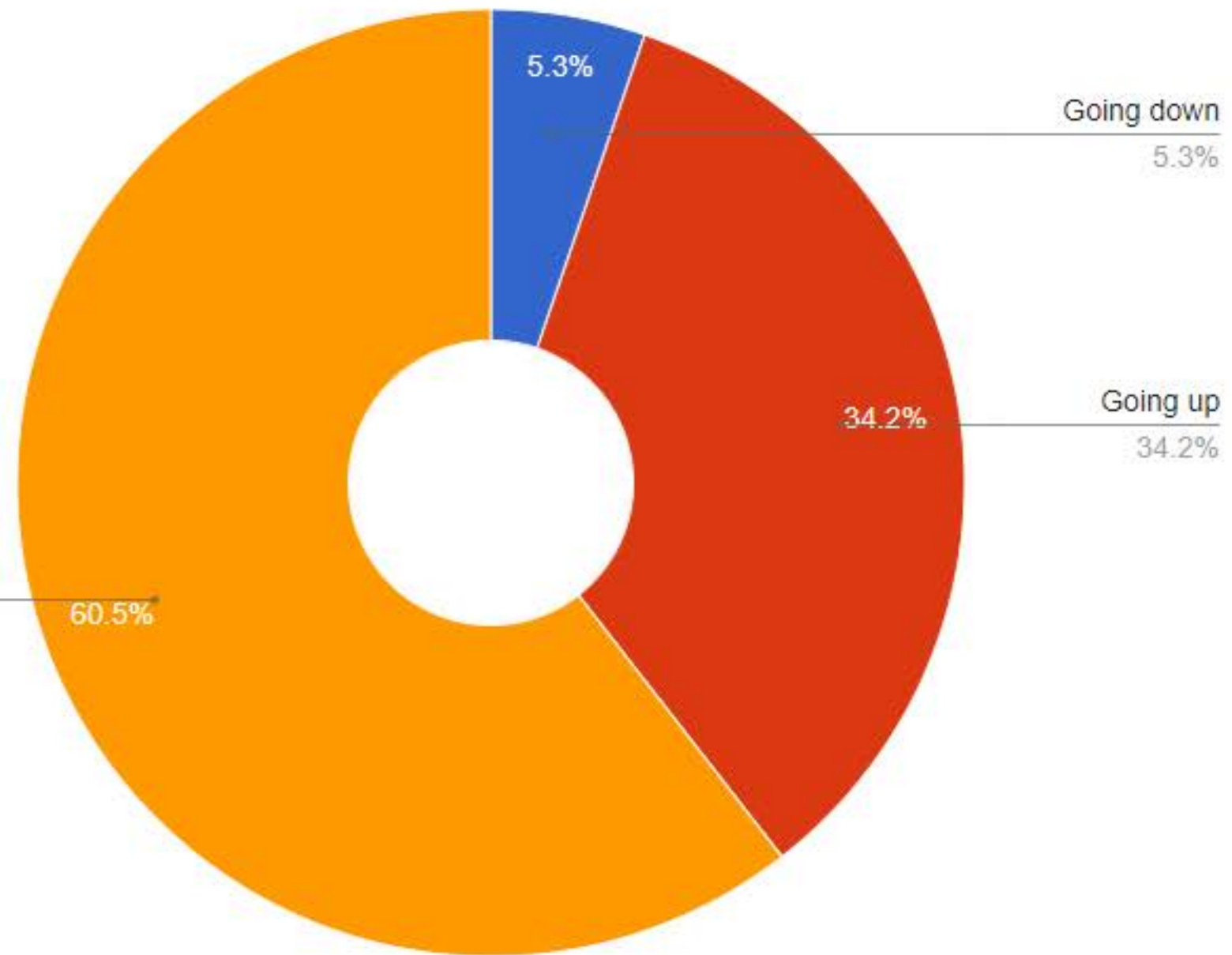
Going up
26.8%

Our non-accruals in 2017 v. 2016 are ...



- Going up
- Staying the same
- Going down

Staying the same
60.5%

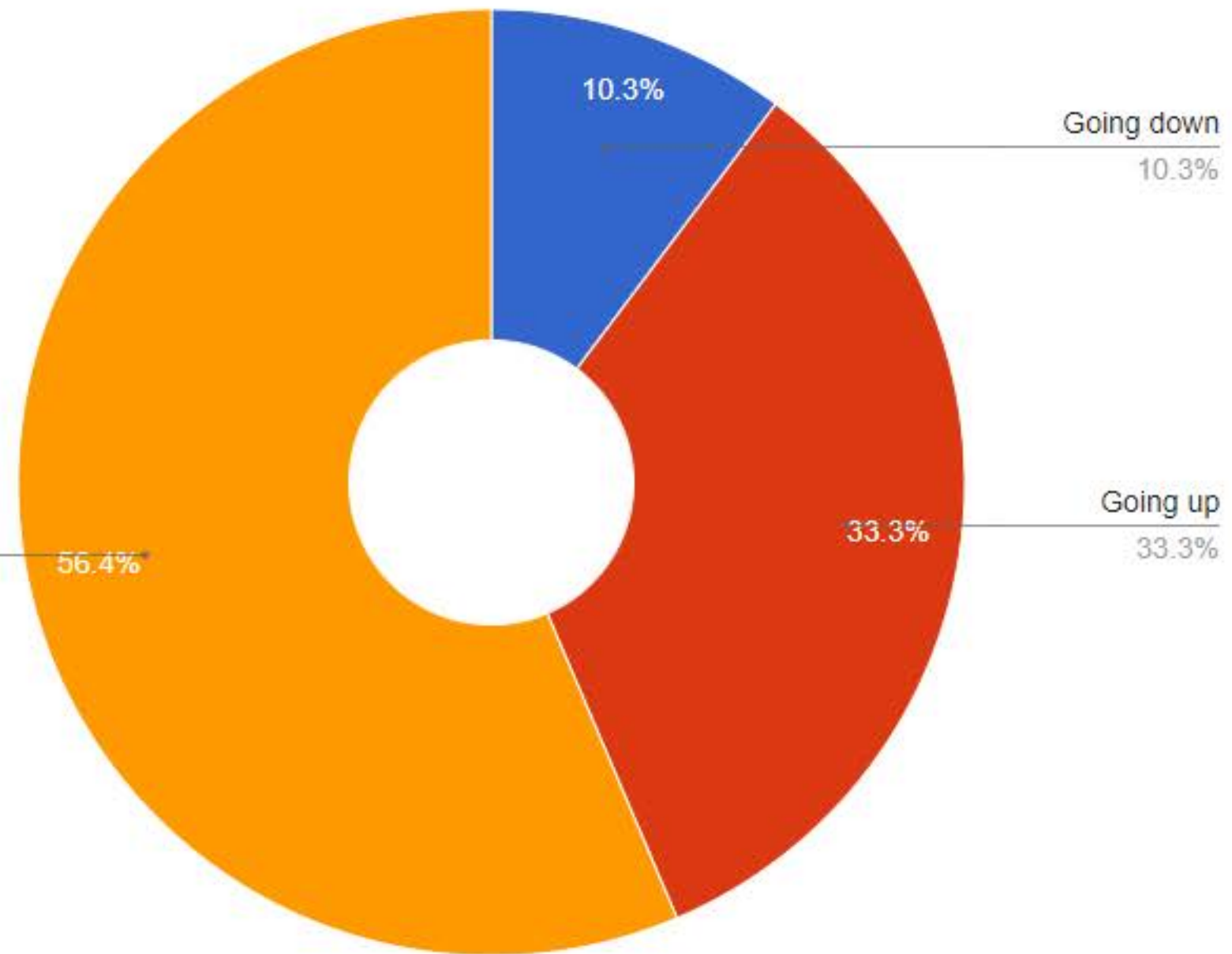


Our net charge-offs in 2017 v. 2016 are ...



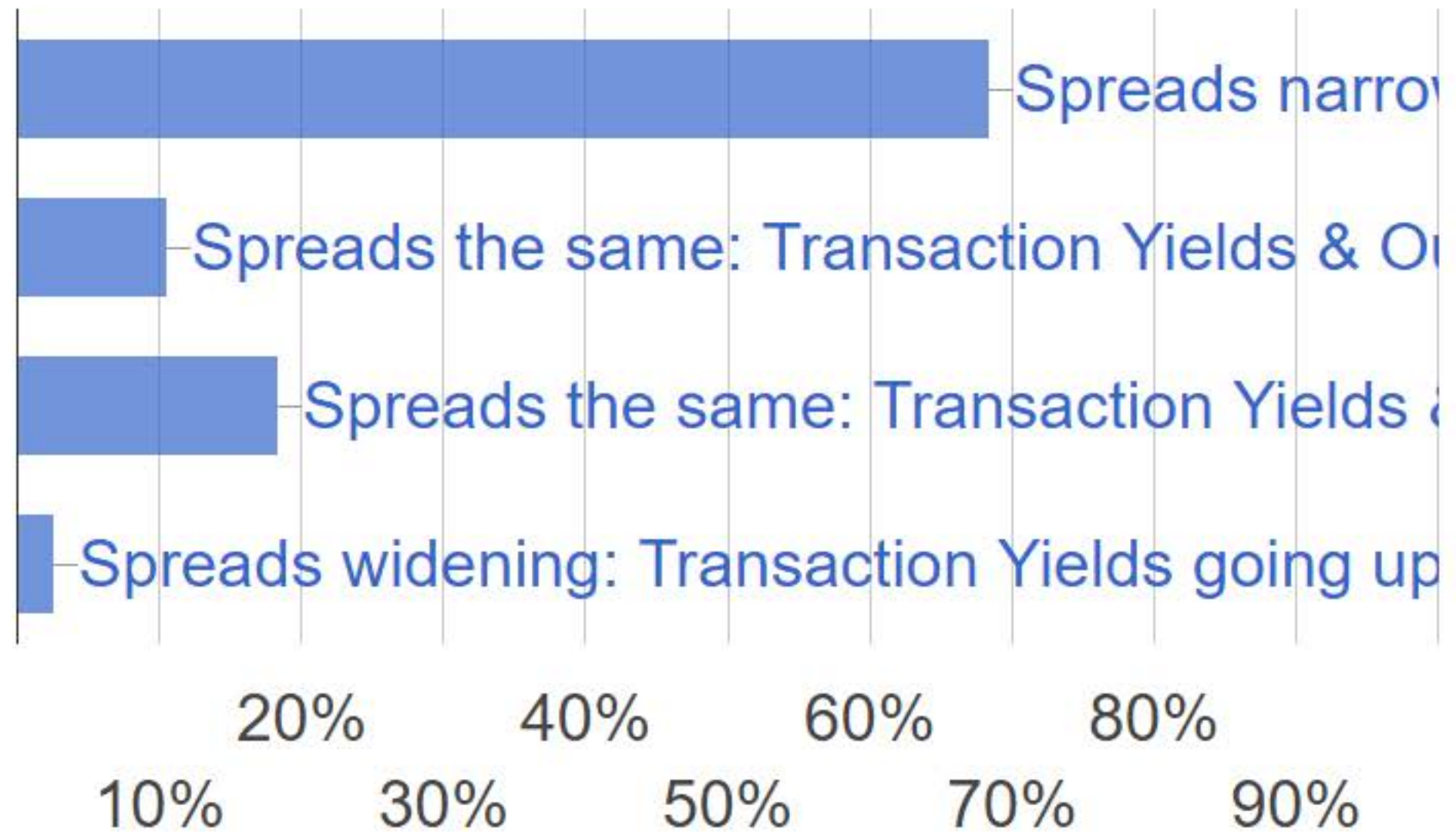
- Going up
- Staying the same
- Going down

Staying the same
56.4%



Here is what we are seeing in terms of transaction pricing «

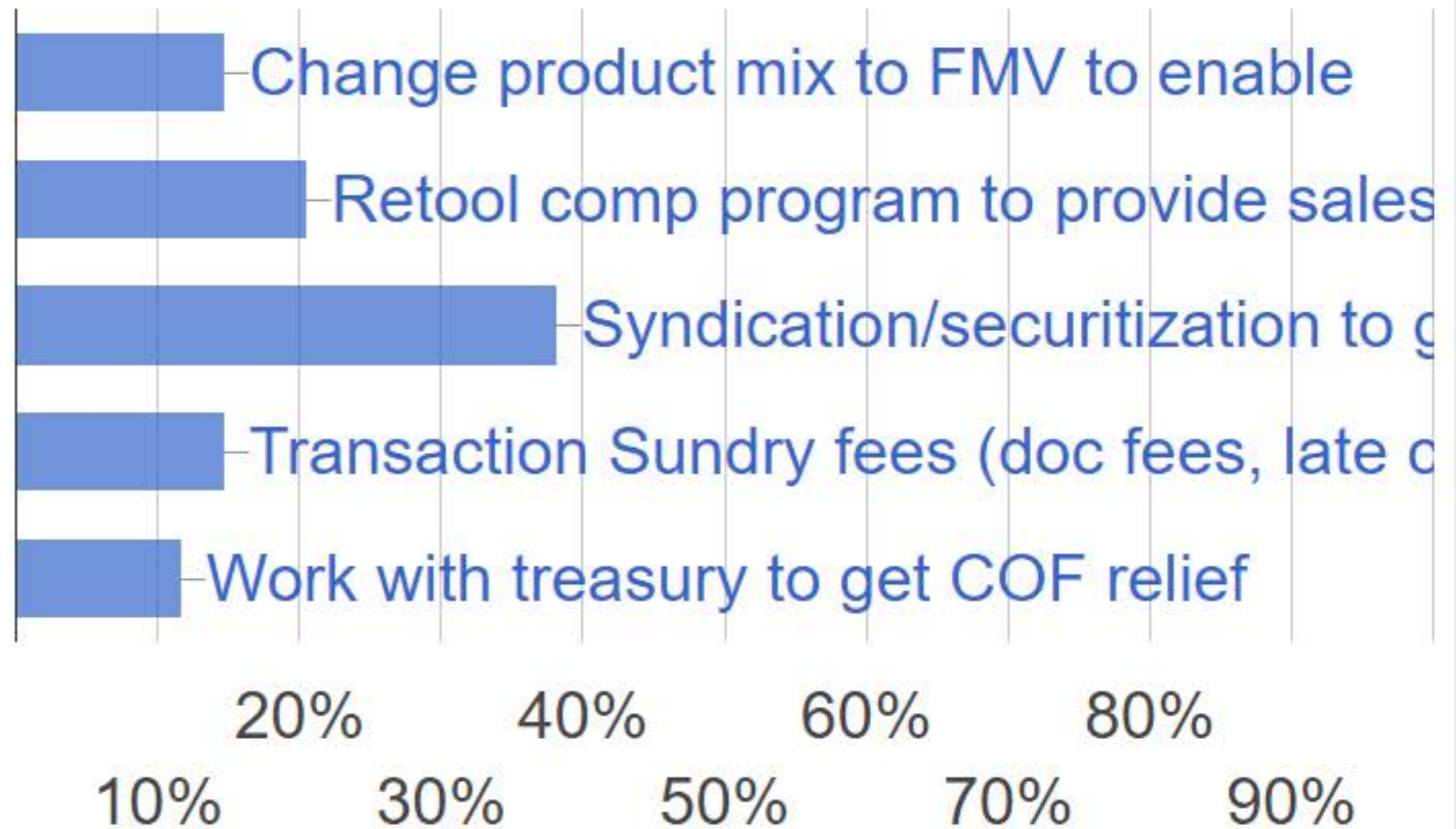
- Spreads the same: Transaction Yields & Our COF unchanged
- Spreads the same: Transaction Yields & Our COF going up.
- Spreads widening: Transaction Yields going up more than Our COF
- Spreads narrowing: Our COF going up more than Transaction Yields



Here is our primary focus to improve transaction economics



- Change product mix to FMV to enable
- Retool comp program to provide sales incentives more driven by deal profitability v. volume
- Transaction Sundry fees (doc fees, late charges, etc.)
- Syndication/securitization to generate fee income
- Work with treasury to get COF relief



We have a good understanding of this issue

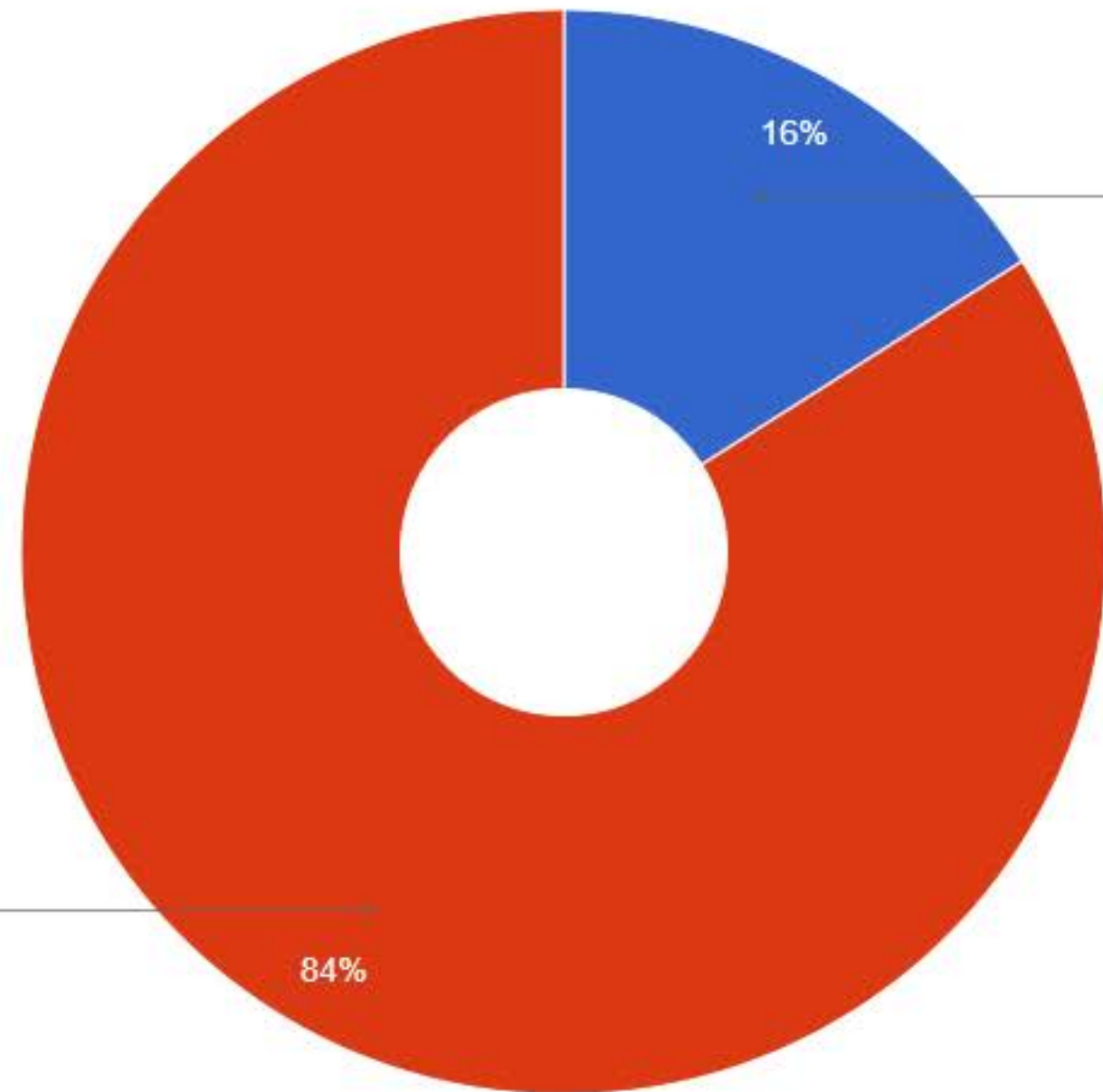


Yes

No

Yes

84%



No

16%

We are concerned about the regulatory impact of this issue

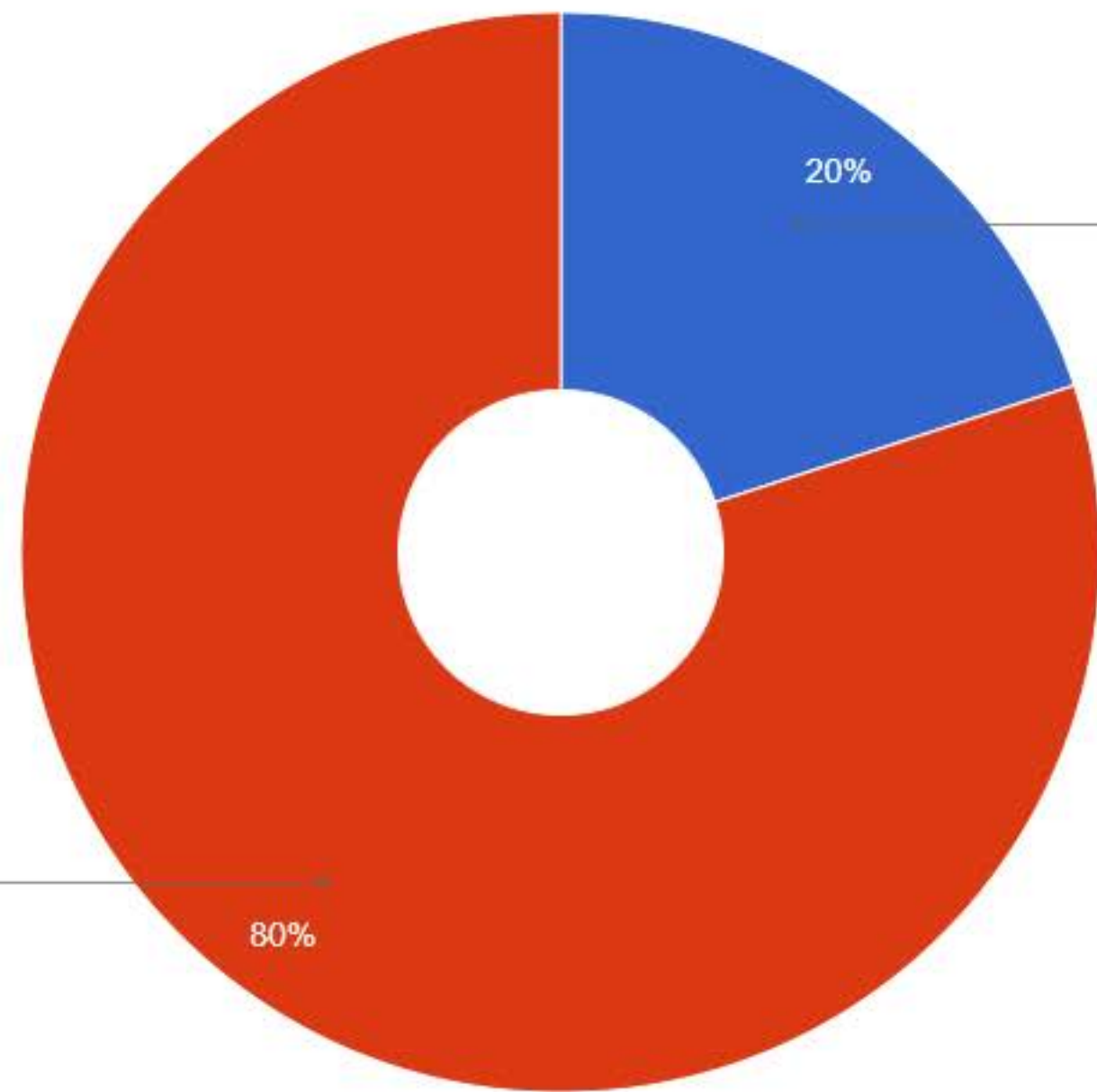


Yes

No

Yes

80%



No
20%

We have taken the necessary steps to address this issue



Yes

No



Yes

100%

What are the biggest concerns facing your organization in the next three years? «

- Weak growth
- Political uncertainty
- Systems enhancements and integration
- Weakening economy
- Other

