

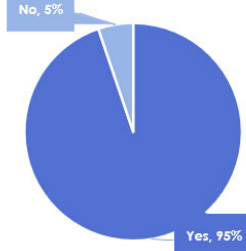


Payment Deferrals Offered

Has your company offered any payment deferrals — including extensions, modifications, or restructuring — in 2020, either voluntarily or at the request of a lessee / borrower?

Number of Responses: **77**

	Yes	No
Count	73	4
Percent	95%	5%



Payment Deferrals Offered by Organization Type

	Yes		No		Number of Responses
	Count	Percent	Count	Percent	
Bank	33	94%	2	6%	35
Captive	14	100%	0	0%	14
Independent	18	95%	1	5%	19
Other	0	0%	0	0%	0
Total	65	96%	3	4%	68

Payment Deferrals Offered by Organization Size

	Yes		No		Number of Responses
	Count	Percent	Count	Percent	
Under \$50 Million	12	86%	2	14%	14
\$50 Million - less than \$250 Million	17	94%	1	6%	18
\$250 Million - less than \$1 Billion	18	100%	0	0%	18
Over \$1 Billion	17	94%	1	6%	18
Total	64	94%	4	6%	68

Payment Deferrals Offered by Transaction Size

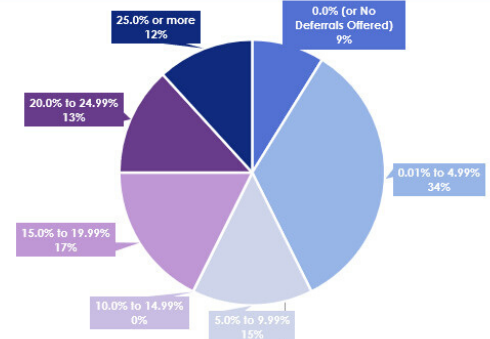
	Yes		No		Number of Responses
	Count	Percent	Count	Percent	
Micro-Ticket (New Business Volume Avg. Transaction Size of \$25,000 - \$249,999)	2	100%	0	0%	2
Small-Ticket (New Business Volume Avg. Transaction Size of \$250,000 - \$249,999)	20	95%	1	5%	21
Middle-Ticket (New Business Volume Avg. Transaction Size of \$250,000 - \$5 Million)	37	97%	1	3%	38
Large-Ticket (New Business Volume Avg. Transaction Size Over \$5 Million)	5	83%	1	17%	6
Total	64	96%	3	4%	67

% Accounts Under Deferral (Summary)

Approximately what share of number of accounts in your owned portfolio is currently under payment deferral (including loan/ lease extensions, modifications, or restructuring)? If you are uncertain, please make the best estimate you can (and exclude contracts managed for others).

Number of Responses: **68**

	0.0% (or No Deferrals Offered)	0.01% to 4.99%	5.0% to 9.99%	10.0% to 14.99%	15.0% to 19.99%	20.0% to 24.99%	25.0% or more
Count	6	23	10	0	12	9	8
Percent	9%	34%	15%	0%	18%	13%	12%



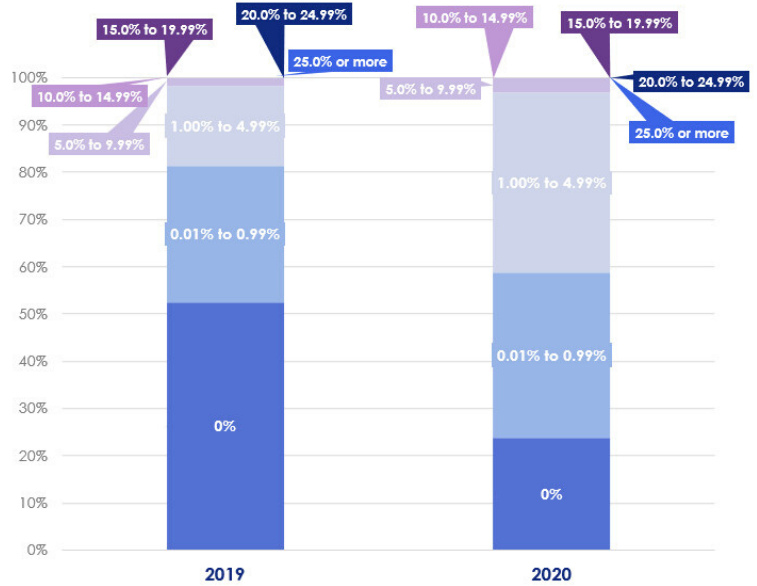


% Dollars Defaulted in 2019 and Will Default in 2020

What percentage, on a dollar basis, of your portfolio defaulted in 2019?
 (Please exclude contracts managed for others).

What percentage, on a dollar basis, of your portfolio do you expect to
 default in 2020? (Please exclude contracts managed for others).

	2019		2020	
	Count	Percent	Count	Percent
0%	31	53%	15	24%
0.01% to 0.99%	17	29%	22	35%
1.00% to 4.99%	10	17%	24	38%
5.0% to 9.99%	1	2%	2	3%
10.0% to 14.99%	0	0%	0	0%
15.0% to 19.99%	0	0%	0	0%
20.0% to 24.99%	0	0%	0	0%
25.0% or more	0	0%	0	0%



Furloughed or Laid Off Staff

Have you furloughed or laid off staff as a result of the COVID-19 pandemic?

Number of Responses: 69

	Yes	No
Count	12	57
Percent	17%	83%

