

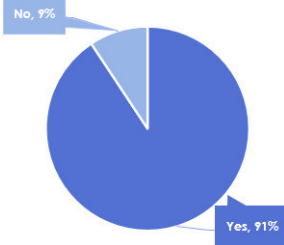


## Payment Deferrals Offered

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: 75

	Yes	No
Percent	91%	9%
Count	68	7



## Payment Deferrals Offered By Organization Type

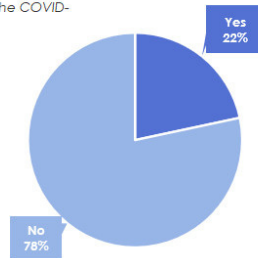
	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	96%	25	4%	1	26
Captive	100%	7	0%	0	7
Independent	83%	20	17%	4	24
Other	0%	0	0%	0	0
Total	91%	52	9%	5	57

## Furloughed or Laid Off Staff

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

Number of Responses: 60

	Yes	No
Percent	22%	78%
Count	13	47



## If Furloughed or Laid Off Staff, % Staff Furloughed or Laid Off

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

Number of Responses: 11

	Mean	Median	Maximum	Minimum
All Responses	11.2727273	12	30	4

## Furloughed or Laid Off Staff by Organization Size

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Under \$50 Million	50%	3	50%	3	6
\$50 Million - less than \$250 Million	60%	3	40%	2	5
\$250 Million - less than \$1 Billion	100%	5	0%	0	5
Over \$1 Billion	100%	1	0%	0	1
Total	71%	12	29%	5	17

## If Furloughed or Laid Off Staff, % Staff Furloughed or Laid Off By Organization Size

	Mean	Median	Maximum	Minimum	Number of Responses
Under \$50 Million	14.33333333	15	15	13	3
\$50 Million - less than \$250 Million	9.666666667	12	13	4	3
\$250 Million - less than \$1 Billion	11.75	6	30	5	4
Over \$1 Billion	5	5	5	5	1



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# September COVID-19 Impact Survey Highlights Continued

## Furloughed or Laid Off Staff by Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	75%	3	25%	1	4
Captive	100%	3	0%	0	3
Independent	60%	6	40%	4	10
Other	0%	0	0%	0	0
Total	71%	12	29%	5	17

## If Furloughed or Laid Off Staff, % Staff Furloughed or Laid Off By Organization Type

	Mean	Median	Maximum	Minimum	Number of Responses
Bank	16	13	30	5	3
Captive	6	6	7	5	2
Independent	10.66666667	12.5	15	4	6
Other	0	0	0	0	0

## Payment Deferrals Offered By Organization Size

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Under \$50 Million	80%	12	20%	3	15
\$50 Million - less than \$250 Million	88%	14	13%	2	16
\$250 Million - less than \$1 Billion	100%	16	0%	0	16
Over \$1 Billion	100%	11	0%	0	11
Total	91%	53	9%	5	58

## Payment Deferrals Offered By Transaction Size

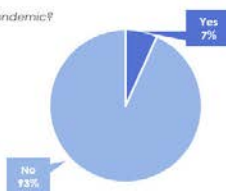
	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Micro-Ticket (New Business Volume Avg. Transaction Size Less Than \$25,000)	0%	0	0%	0	0
Small-Ticket (New Business Volume Avg. Transaction Size of \$25,000 - \$249,999)	87%	20	13%	3	23
Middle-Ticket (New Business Volume Avg. Transaction Size of \$250,000 - \$5 Million)	93%	26	7%	2	28
Large-Ticket (New Business Volume Avg. Transaction Size Over \$5 Million)	100%	6	0%	0	6
Total	91%	52	9%	5	57

## Hours Cut

Have you cut staff hours as a result of the COVID-19 pandemic?

Number of Responses: 59

	Yes	No
Percent	7%	93%
Count	4	55



## If Hours Cut, % Staff with Hours Cut

What percentage of staff have you cut hours for as a result of the COVID-19 pandemic?

Number of Responses: 11

	Mean	Median	Maximum	Minimum
All Responses	53.25	55	100	3

## Hours Cut by Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	0%	0	100%	26	26
Captive	43%	3	57%	4	7
Independent	4%	1	96%	23	24
Other	0%	0	0%	0	0
Total	7%	4	93%	55	57

## If Hours Cut, % Staff with Hours Cut By Organization Type

	Mean	Median	Maximum	Minimum	Number of Responses
Bank	0	0	0	0	0
Captive	70	80	100	30	3
Independent	3	3	3	3	1
Other	0	0	0	0	0



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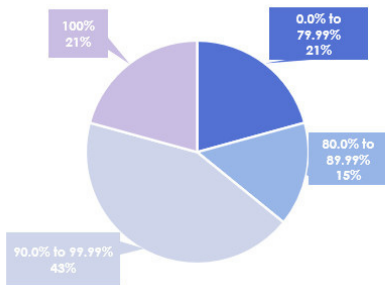
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# September COVID-19 Impact Survey Highlights Continued

## Deferrals at End of Payment Relief Period

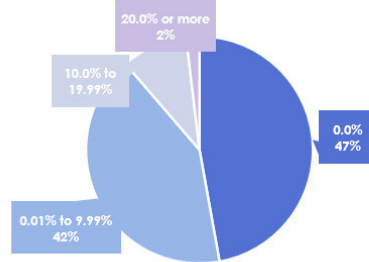
For accounts that were granted deferrals but have reached the end of their payment relief period, what share are: Making payments again as agreed

### Payments as Agreed



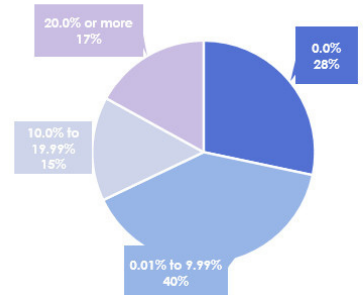
For accounts that were granted deferrals but have reached the end of their payment relief period, what share are: Delinquent or in default

### Delinquent or Default



For accounts that were granted deferrals but have reached the end of their payment relief period, what share are: Being granted, or are in the process of being granted, an additional payment deferral

### Another Deferral

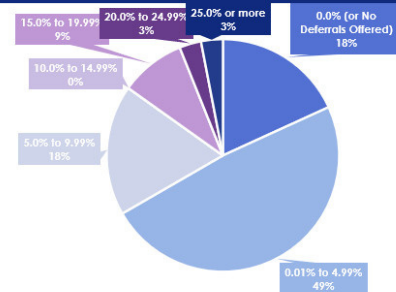


## % Dollars Under Deferral (Summary)

Approximately what share of current dollars outstanding 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: 66

	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
Percent	18%	48%	18%	0%	9%	3%	3%
Count	12	32	12	0	6	2	2

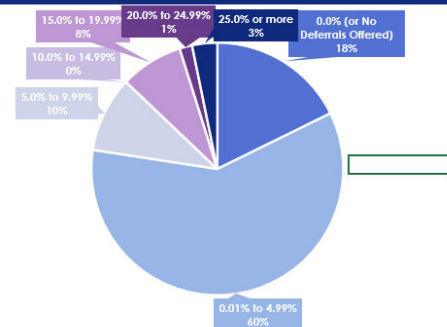


## % Accounts Under Deferral (Summary)

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: 62

	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
Percent	18%	60%	10%	0%	8%	2%	3%
Count	11	37	6	0	5	1	2





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# September COVID-19 Impact Survey Highlights Continued

## Default Rate Greater in 2019 or 2020

As a percent of your portfolio, on a dollar basis, do you expect that?

Number of Responses: 55

	The default rate will be greater in 2020 than in 2019	The default rate will be the same in 2020 as in 2019	The default rate will be lower in 2020 than in 2019
Percent	73%	20%	7%
Count	43	12	4

The default rate will be the same in 2020 as in 2019  
20%The default rate will be lower in 2020 than in 2019  
7%

The default rate will be greater in 2020 than in 2019

## Collateral Value

For collateral types in your portfolio, how have collateral values changed since January 1, 2020?

	Up +10% or more		About the Same -10% to +10%		Down Somewhat -10% to -25%		Down Substantially -25% to -50%		Not included in owned portfolio		Number of Responses
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	
Agriculture	0%	0	25%	11	0%	0	0%	0	75%	33	44
Aircraft	0%	0	11%	4	0%	0	5%	2	84%	31	37
Alt. Energy	2%	1	34%	15	0%	0	0%	0	64%	28	44
Automobiles	0%	0	23%	9	0%	0	0%	0	78%	31	40
Communication	2%	1	55%	24	0%	0	0%	0	43%	19	44
Computers	4%	2	67%	30	0%	0	0%	0	29%	13	45
Construction	3%	1	74%	28	0%	0	0%	0	24%	9	38
Materials Handling	8%	3	69%	27	0%	0	0%	0	23%	9	39
Medical Equip	2%	1	52%	22	0%	0	2%	1	43%	18	42
Mining and Oilfield	0%	0	9%	3	0%	0	14%	5	77%	27	35
Office Equip	0%	0	45%	20	0%	0	7%	3	48%	21	44
Other Industrial Equip	0%	0	68%	27	0%	0	0%	0	33%	13	40
Railroad	0%	0	16%	6	0%	0	3%	1	82%	31	38
Retail	0%	0	11%	4	0%	0	13%	5	76%	29	38
Ships and Boats	0%	0	18%	7	0%	0	3%	1	80%	32	40
Software	0%	0	53%	23	0%	0	0%	0	47%	20	43
Trucks	11%	4	40%	14	0%	0	11%	4	37%	13	35

## % 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	
	Percent	Count	Percent	Count
0%	50%	24	31%	17
0.01% to 0.99%	27%	13	33%	18
1.00% to 4.99%	21%	10	35%	19
5.0% to 9.99%	2%	1	0%	0
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

