

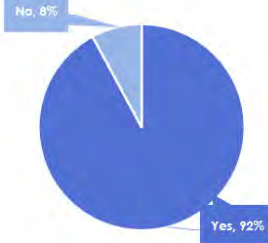


Payment Deferrals Offered

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: **76**

	Yes	No
Percent	92%	8%
Count	70	6



Payment Deferrals Offered By Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	100%	25	0%	0	25
Captive	100%	9	0%	0	9
Independent	86%	25	14%	4	29
Other	0%	0	0%	0	0
Total	94%	59	6%	4	63

Payment Deferrals Offered By Organization Size

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Under \$50 Million	85%	11	15%	2	13
\$50 Million - less than \$250 Million	86%	18	14%	3	21
\$250 Million - less than \$1 Billion	100%	13	0%	0	13
Over \$1 Billion	100%	18	0%	0	18
Total	92%	60	8%	5	65

Payment Deferrals Offered By Transaction Size

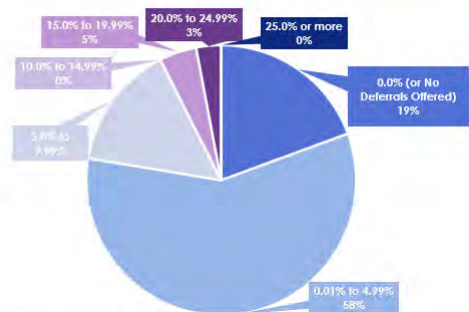
	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Micro-Ticket (New Business Volume Avg. Transaction Size Less Than \$25,000)	0%	0	0%	0	0
Small-Ticket (New Business Volume Avg. Transaction Size of \$25,000 - \$249,999)	96%	24	4%	1	25
Middle-Ticket (New Business Volume Avg. Transaction Size of \$250,000 - \$5 Million)	93%	27	7%	2	29
Large-Ticket (New Business Volume Avg. Transaction Size Over \$5 Million)	89%	8	11%	1	9
Total	94%	59	6%	4	63

% 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: **67**

	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	19%	58%	15%	0%	4%	3%	0%
Count	13	39	10	0	3	2	0



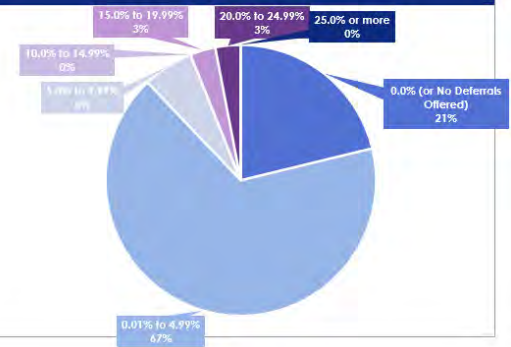


% Accounts Under Deferral (Summary)

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: **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	21%	67%	6%	0%	3%	3%	0%
Count	14	44	4	0	2	2	0



Collateral Value

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

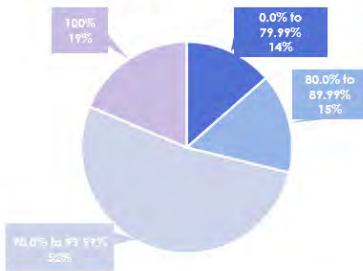
	Up +10% or more		About the Same -10% to +10%		Down Somewhat -10% to -25%		Down Substantially -25% to -50%		Not included in owned portfolio		Number of Responses
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	
Agriculture	2%	1	32%	16	2%	1	0%	0	64%	32	50
Aircraft	0%	0	10%	5	15%	7	2%	1	73%	35	48
Alt. Energy	4%	2	30%	15	0%	0	0%	0	66%	33	50
Automobiles	2%	1	29%	14	8%	4	0%	0	60%	29	48
Communication	2%	1	60%	29	2%	1	0%	0	35%	17	48
Computers	4%	2	68%	34	10%	5	0%	0	18%	9	50
Construction	9%	5	58%	31	15%	8	0%	0	17%	9	53
Materials Handling	10%	5	60%	30	10%	5	0%	0	20%	10	50
Medical Equip	12%	6	50%	25	4%	2	0%	0	34%	17	50
Minina and Oilfield Railroad	0% 2%	0 1	6% 10%	3 5	19% 16%	9 8	10% 2%	5 1	65% 70%	31 35	48 50
Retail	2%	1	22%	11	12%	6	8%	4	55%	27	49
Ships and Boats Software	0% 4%	0 2	21% 52%	10 26	2% 2%	1 1	2% 0%	1 0	75% 42%	36 21	48 50
Trucks	10%	5	51%	26	20%	10	4%	2	16%	8	51



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



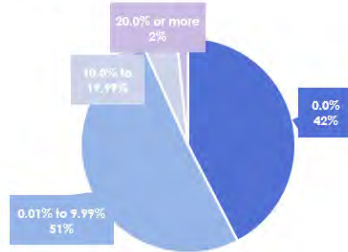
Number of Responses: 59

	Percent	Count
0.0% to 79.99%	14%	8
80.0% to 89.99%	15%	9
90.0% to 99.99%	53%	31
100%	19%	11
Total	100%	59

Mean	89.6%
Median	97.0%

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



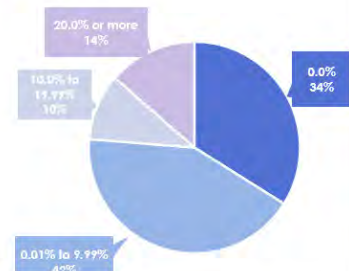
Number of Responses: 59

	Percent	Count
0.0%	42%	25
0.01% to 9.99%	51%	30
10.0% to 19.99%	5%	3
20.0% or more	2%	1
Total	100%	59

Mean	2.8%
Median	1.0%

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



Number of Responses: 59

	Percent	Count
0.0%	34%	20
0.01% to 9.99%	42%	25
10.0% to 19.99%	10%	6
20.0% or more	14%	8
Total	100%	59

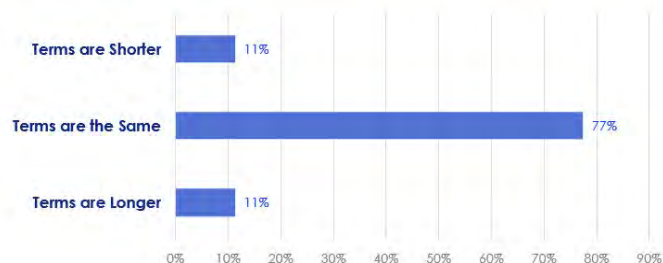
Mean	7.6%
Median	2.0%

Average Lease Term Changed

Has the average lease term changed since the beginning of the COVID-19 pandemic, and if so how?

Number of Responses: 62

	Percent	Count
Terms are Longer	11%	7
Terms are the Same	77%	48
Terms are Shorter	11%	7



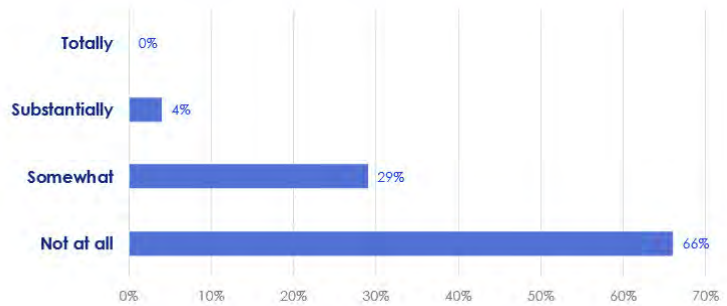


Regulatory and/or Funding Pressures Limiting Deferrals

To what extent are regulatory and/or funding source pressures limiting your willingness or ability to provide deferrals now?

Number of Responses:	65
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	Percent	Count
Not at all	66%	43
Somewhat	29%	19
Substantially	4%	3
Totally	0%	0

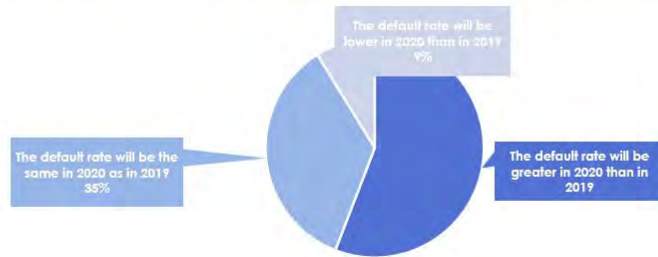


Default Rate Greater in 2019 or 2020

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

Number of Responses:	62
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	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	56%	35%	9%
Count	38	24	6

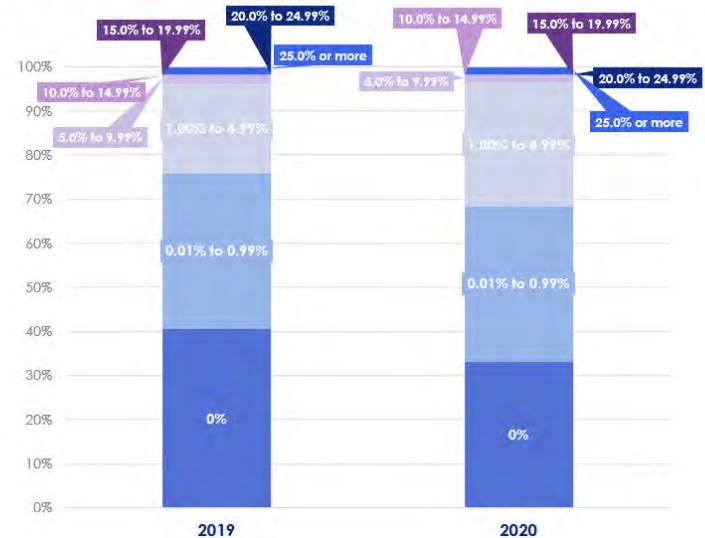


% Dollars Defaulted in 2019 and Will Default in 2020

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%	41%	22	33%	19
0.01% to 0.99%	35%	19	35%	20
1.00% to 4.99%	20%	11	28%	16
5.0% to 9.99%	2%	1	2%	1
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	2%	1	2%	1





Furloughed or Laid Off Staff by Organization Size

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Under \$50 Million	23%	3	77%	10	13
\$50 Million - less than \$250 Million	19%	4	81%	17	21
\$250 Million - less than \$1 Billion	23%	3	77%	10	13
Over \$1 Billion	17%	3	83%	15	18
Total	20%	13	80%	52	65

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

	Mean	Median	Maximum	Minimum	Number of Responses
Under \$50 Million	10.66666667	10	12	10	3
\$50 Million - less than \$250 Million	17.5	15	30	10	4
\$250 Million - less than \$1 Billion	13	10	26	3	3
Over \$1 Billion	6	6	7	5	2

Furloughed or Laid Off Staff by Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	20%	5	80%	20	25
Captive	33%	3	67%	6	9
Independent	14%	4	86%	25	29
Other	0%	0	0%	0	0
Total	19%	12	81%	51	63

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

	Mean	Median	Maximum	Minimum	Number of Responses
Bank	15.6	12	26	10	5
Captive	6	6	7	5	2
Independent	8.25	10	10	3	4
Other	0	0	0	0	0

Furloughed or Laid Off Staff by Organization Size

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Under \$50 Million	23%	3	77%	10	13
\$50 Million - less than \$250 Million	19%	4	81%	17	21
\$250 Million - less than \$1 Billion	23%	3	77%	10	13
Over \$1 Billion	17%	3	83%	15	18
Total	20%	13	80%	52	65

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

	Mean	Median	Maximum	Minimum	Number of Responses
Under \$50 Million	10.66666667	10	12	10	3
\$50 Million - less than \$250 Million	17.5	15	30	10	4
\$250 Million - less than \$1 Billion	13	10	26	3	3
Over \$1 Billion	6	6	7	5	2

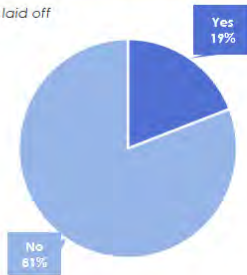


If Furloughed Staff, Reinstated Staff

Have you reinstated or rehired previously furloughed or laid off staff since the beginning of the pandemic?

Number of Responses: 13

	Yes	No
Percent	15%	85%
Count	2	11



% Reinstated Staff

What percentage of staff have you reinstated or rehired since the beginning of the pandemic?

Number of Responses: 2

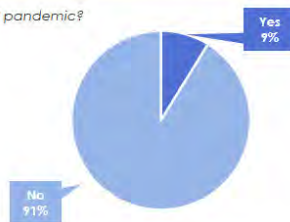
	Mean	Median	Maximum	Minimum
All Responses	51.5	51.5	100	3

Hours Cut

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

Number of Responses: 68

	Yes	No
Percent	9%	91%
Count	6	62



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: 12

	Mean	Median	Maximum	Minimum
All Responses	42.3333333	31.5	90	1

Hours Cut by Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	0%	0	100%	25	25
Captive	22%	2	78%	7	9
Independent	14%	4	86%	25	29
Other	0%	0	0%	0	0
Total	10%	6	90%	57	63

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

	Mean	Median	Maximum	Minimum	Number of Responses
Bank	0	0	0	0	0
Captive	60	60	90	30	2
Independent	33.5	26.5	80	1	4
Other	0	0	0	0	0