

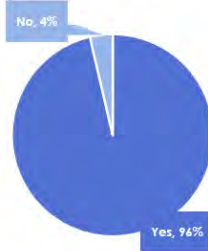


Payment Deferrals Offered

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: 55

	Yes	No
Percent	96%	4%
Count	53	2



Payment Deferrals Offered By Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	100%	22	0%	0	22
Captive	100%	3	0%	0	3
Independent	90%	18	10%	2	20
Other	0%	0	0%	0	0
Total	96%	43	4%	2	45

Payment Deferrals Offered By Organization Size

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Under \$50 Million	100%	9	0%	0	9
\$50 Million - less than \$250 Million	90%	9	10%	1	10
\$250 Million - less than \$1 Billion	92%	12	8%	1	13
Over \$1 Billion	100%	13	0%	0	13
Total	96%	43	4%	2	45

Payment Deferrals Offered By Transaction Size

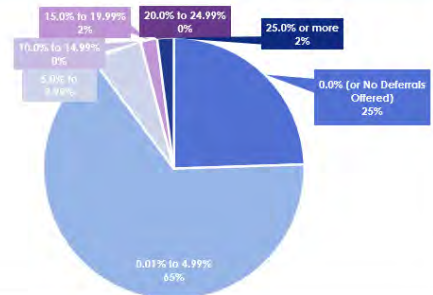
	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Micro-Ticket (New Business Volume Avg. Transaction Size Less Than \$25,000)	0%	0	0%	0	0
Small-Ticket (New Business Volume Avg. Transaction Size of \$25,000 - \$249,999)	100%	16	0%	0	16
Middle-Ticket (New Business Volume Avg. Transaction Size of \$250,000 - \$5 Million)	94%	17	6%	1	18
Large-Ticket (New Business Volume Avg. Transaction Size Over \$5 Million)	90%	9	10%	1	10
Total	95%	42	5%	2	44

% 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: 49

	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	24%	65%	6%	0%	2%	0%	2%
Count	12	32	3	0	1	0	1

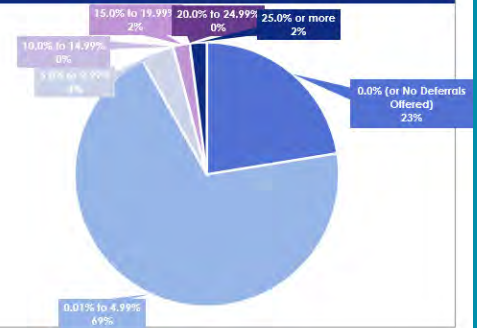


% Accounts Under Deferral (Summary)

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: **49**

	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	22%	69%	4%	0%	2%	0%	2%
Count	11	34	2	0	1	0	1



Collateral Value

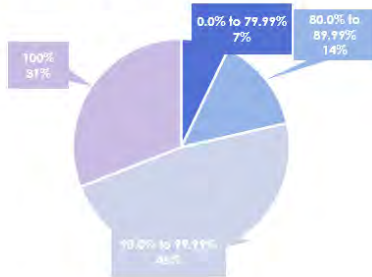
For collateral types in your portfolio, how have collateral values changed since January 1, 2020?

	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	44%	14	0%	0	0%	0	56%	18	32
Aircraft	0%	0	14%	4	28%	8	0%	0	59%	17	29
Alt. Energy	0%	0	42%	13	0%	0	0%	0	58%	18	31
Automobiles	3%	1	41%	13	9%	3	0%	0	47%	15	32
Communication	7%	2	60%	18	7%	2	0%	0	27%	8	30
Computers	6%	2	81%	26	0%	0	0%	0	13%	4	32
Construction	3%	1	61%	20	21%	7	0%	0	15%	5	33
Materials Handling	3%	1	66%	21	16%	5	0%	0	16%	5	32
Medical Equip	6%	2	67%	22	6%	2	0%	0	21%	7	33
Mining and Oilfield	0%	0	3%	1	24%	7	10%	3	62%	18	29
Office Equip	0%	0	50%	15	10%	3	3%	1	37%	11	30
Other Industrial Equip	3%	1	72%	23	9%	3	0%	0	16%	5	32
Railroad	0%	0	23%	7	23%	7	10%	3	43%	13	30
Retail	0%	0	32%	9	11%	3	4%	1	54%	15	28
Ships and Boats	0%	0	31%	9	0%	0	3%	1	66%	19	29
Software	0%	0	67%	20	0%	0	0%	0	33%	10	30
Trucks	9%	3	53%	18	24%	8	3%	1	12%	4	34

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

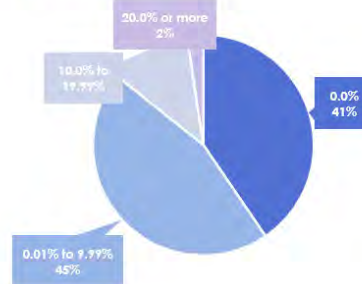
Payments as Agreed



Number of Responses:	42	
0.0% to 79.99%	7%	3
80.0% to 89.99%	14%	6
90.0% to 99.99%	48%	20
100%	31%	13
Median	96.5%	

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

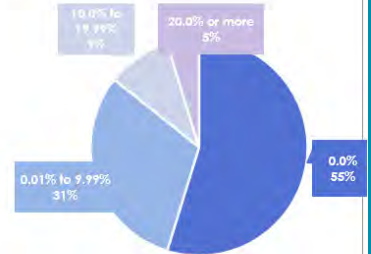
Delinquent or Default



Number of Responses:	42	
0.0%	40%	17
0.01% to 9.99%	45%	19
10.0% to 19.99%	12%	5
20.0% or more	2%	1
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

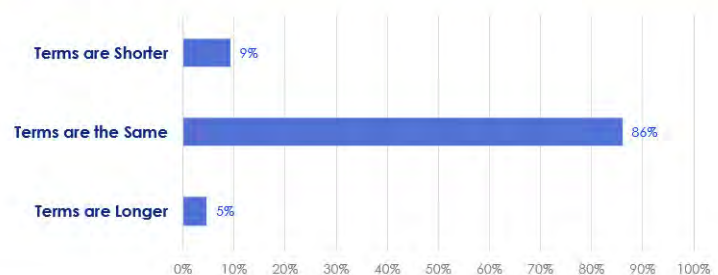


Number of Responses:	42	
0.0%	55%	23
0.01% to 9.99%	31%	13
10.0% to 19.99%	10%	4
20.0% or more	5%	2
Median	0.0%	

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:	43	
	Percent	Count
Terms are Longer	5%	2
Terms are the Same	86%	37
Terms are Shorter	9%	4

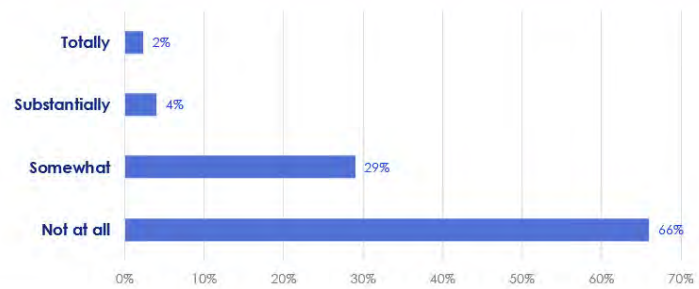




Regulatory and/or Funding Pressures Limiting Deferrals

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

Number of Responses:	44	
	Percent	Count
Not at all	66%	31
Somewhat	29%	11
Substantially	4%	1
Totally	2%	1

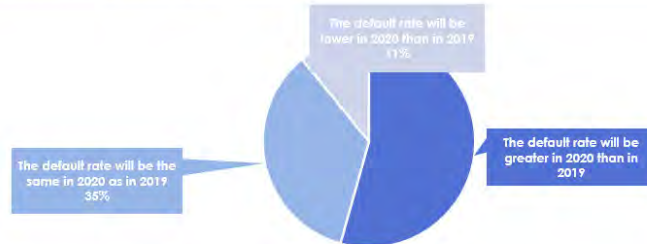


Default Rate Greater in 2019 or 2020

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

Number of Responses: 41

	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	54%	35%	11%
Count	25	16	5

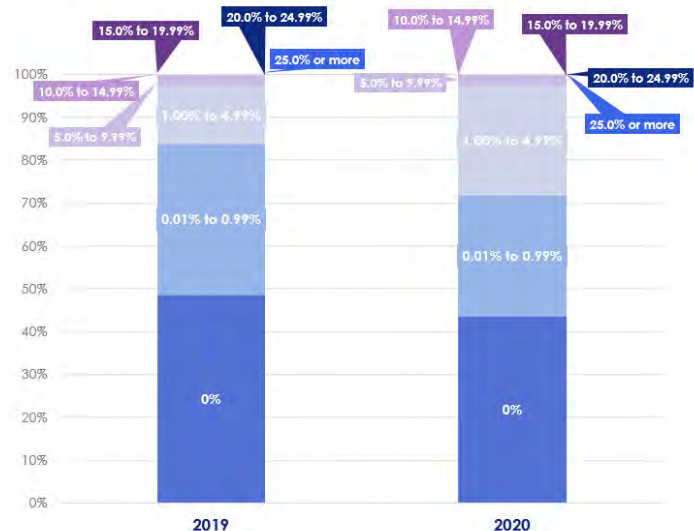


% Dollars Defaulted in 2019 and Will Default in 2020

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%	49%	18	44%	17
0.01% to 0.99%	35%	13	28%	11
1.00% to 4.99%	14%	5	26%	10
5.0% to 9.99%	3%	1	3%	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	0%	0	0%	0



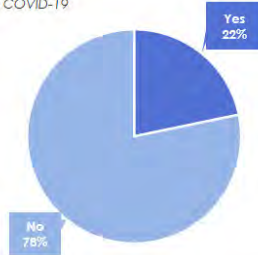


Furloughed or Laid Off Staff

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

Number of Responses: 46

	Yes	No
Percent	22%	78%
Count	10	36



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: 8

	Mean	Median	Maximum	Minimum
All Responses	17.25	10	50	2

Furloughed or Laid Off Staff by Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	14%	3	86%	19	22
Captive	67%	2	33%	1	3
Independent	25%	5	75%	15	20
Other	0%	0	0%	0	0
Total	22%	10	78%	35	45

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

	Mean	Median	Maximum	Minimum	Number of Responses
Bank	15.33333333	10	26	10	3
Captive	0	0	0	0	0
Independent	18.4	10	50	2	5
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	33%	3	67%	6	9
\$50 Million - less than \$250 Million	10%	1	90%	9	10
\$250 Million - less than \$1 Billion	38%	5	62%	8	13
Over \$1 Billion	8%	1	92%	12	13
Total	22%	10	78%	35	45

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	10	10	10	3
\$50 Million - less than \$250 Million	20	20	20	20	1
\$250 Million - less than \$1 Billion	22	18	50	2	4
Over \$1 Billion	0	0	0	0	0

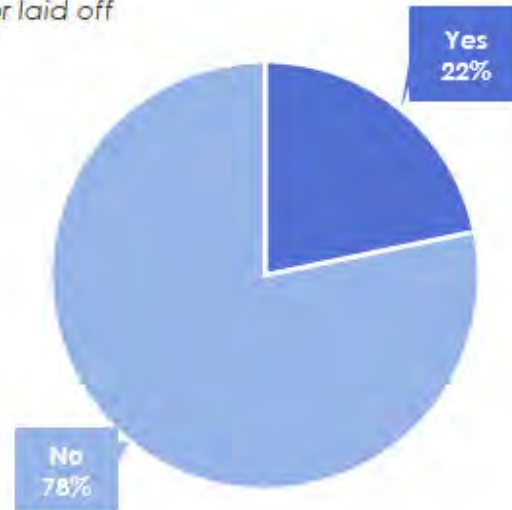


If Furloughed Staff, Reinstated Staff

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

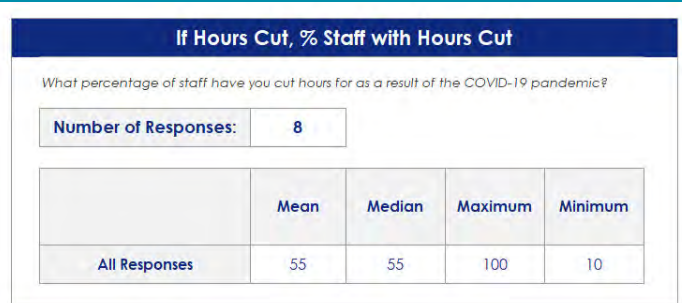
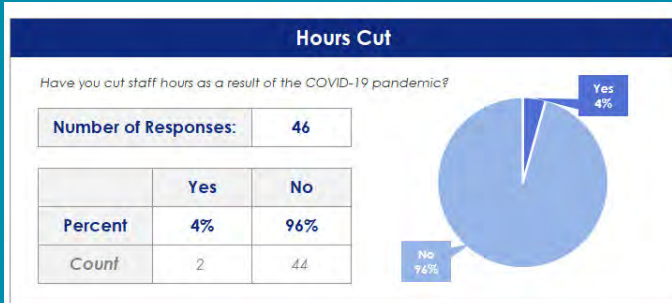
Number of Responses:	10
-----------------------------	-----------

	Yes	No
Percent	0%	100%
<i>Count</i>	<i>0</i>	<i>10</i>



If Furloughed Staff, Reinstated Staff by Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	0%	0	100%	3	3
Captive	0%	0	100%	2	2
Independent	0%	0	100%	5	5
Other	0%	0	0%	0	0
Total	0%	0	100%	10	10



Hours Cut by Organization Type

	Yes		No		Number of Responses
	Percent	Count	Percent	Count	
Bank	0%	0	100%	22	22
Captive	0%	0	100%	3	3
Independent	10%	2	90%	18	20
Other	0%	0	0%	0	0
Total	4%	2	96%	43	45

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

	Mean	Median	Maximum	Minimum	Number of Responses
Bank	0	0	0	0	0
Captive	0	0	0	0	0
Independent	55	55	100	10	2
Other	0	0	0	0	0