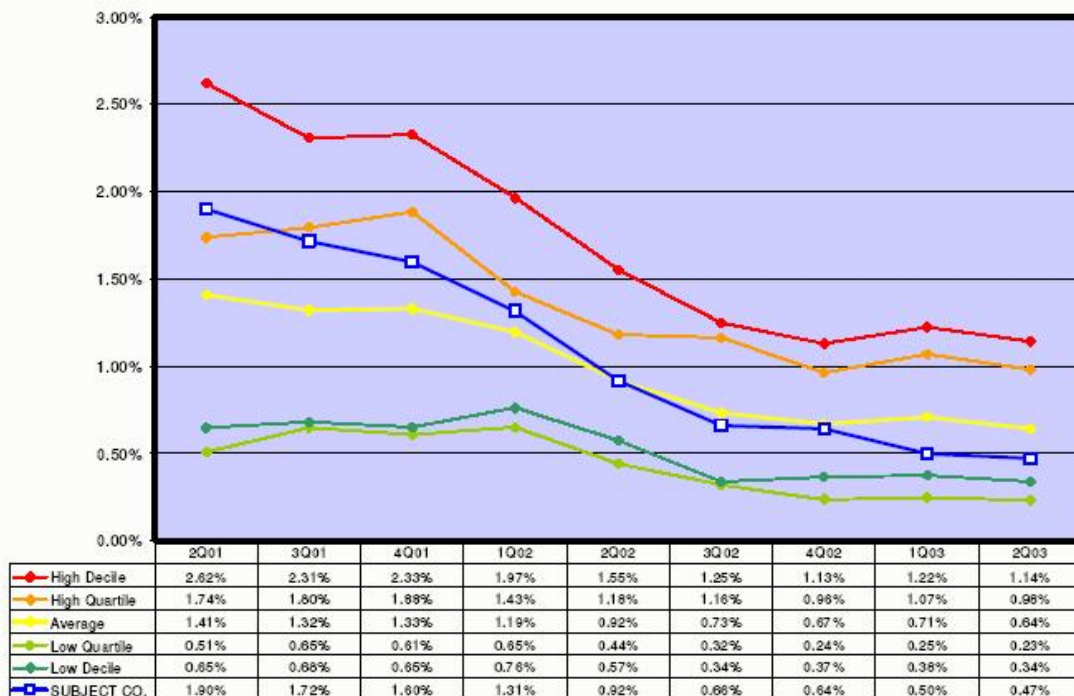


Portfolio Benchmarking Service

91+ Day Delinquency % - Copier Equipment Type



To provide an objective point of reference for performance:

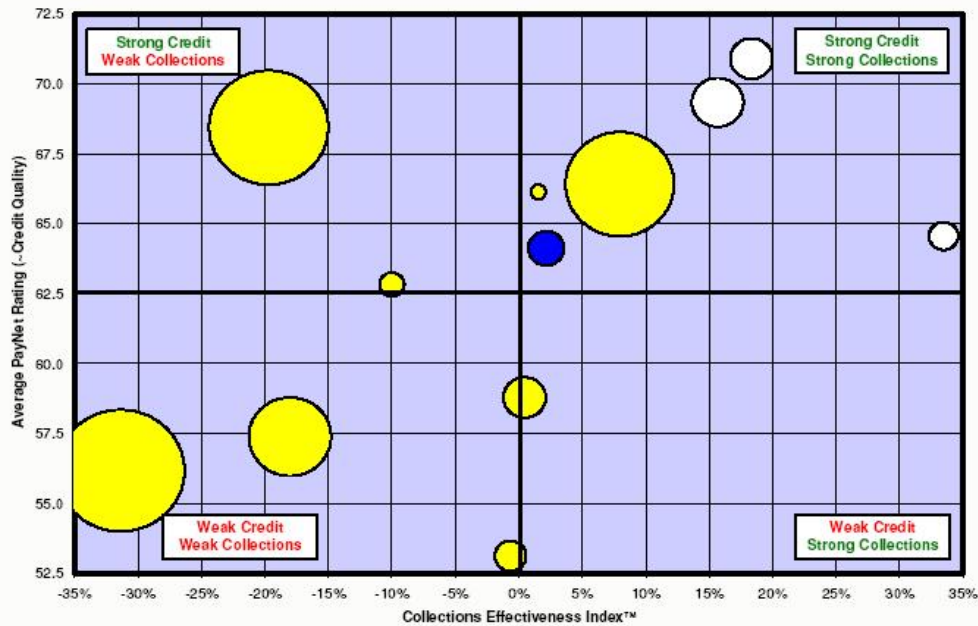
- For Senior Management, Regulators, Ratings Agencies and Institutional Investors to better understand your portfolio
- For Credit Staff and Credit/Risk Management to identify strengths and weaknesses and improve future performance

in partnership with 

Portfolio Benchmarking allows you to compare performance against your Peer Lenders

Collections Effectiveness Index™, PayNet Rating & Delinquency

"Bubble" size = 31+ Day % as of 2003, all office equipment, all lenders in study



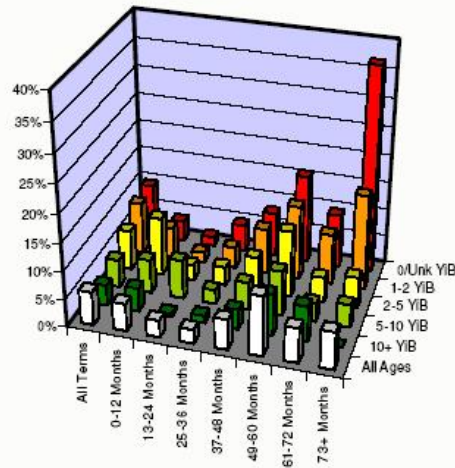
Subject Company in Blue
Bank Lessors in White

- **Comparisons Versus your Peer Lenders on any or all of these Dimensions:**
 - Specific data for 21 different equipment types
 - 31+, 60+, 91+ day delinquency
 - Transaction Size, High Credit
 - Geographic Region, SIC Code
 - Borrower Size/Employees, Years in Business
 - Original Contract Term, Contract Type

Portfolio Benchmarking allows you to compare performance against your Peer Lenders

31+ Day Delinquency % by Original Term and Borrower Years in Business

for Subject: sum of monthly totals for 24 months ending 1Q03



	All Terms	0-12 Months	13-24 Months	25-36 Months	37-48 Months	49-60 Months	61-72 Months	73+ Months
All Ages	6.0%	4.9%	3.0%	2.5%	5.4%	10.7%	6.2%	6.7%
10+ YIB	3.7%	4.2%	0.6%	1.3%	3.5%	7.4%	6.4%	0.0%
5-10 YIB	5.0%	6.0%	6.9%	2.5%	5.0%	8.1%	3.3%	4.1%
2-5 YIB	7.2%	10.5%	2.8%	3.4%	6.2%	12.0%	4.5%	5.6%
1-2 YIB	9.3%	5.5%	1.9%	3.8%	9.2%	13.3%	9.1%	17.1%
0/Unk YIB	9.7%	3.8%	1.6%	4.9%	9.1%	15.9%	9.6%	36.9%

▪ Actionable information to improve your operations:

- Refine Credit Policy to avoid risky niches and structures
- Optimize your Credit Scoring Review Rules
- Discover regional trends/issues early, to minimize losses
- Show your Credit Staff data supporting the practices you've had to keep reiterating to them
- Credit vs. Collections Departments, finally understand which is driving your results and take appropriate action