

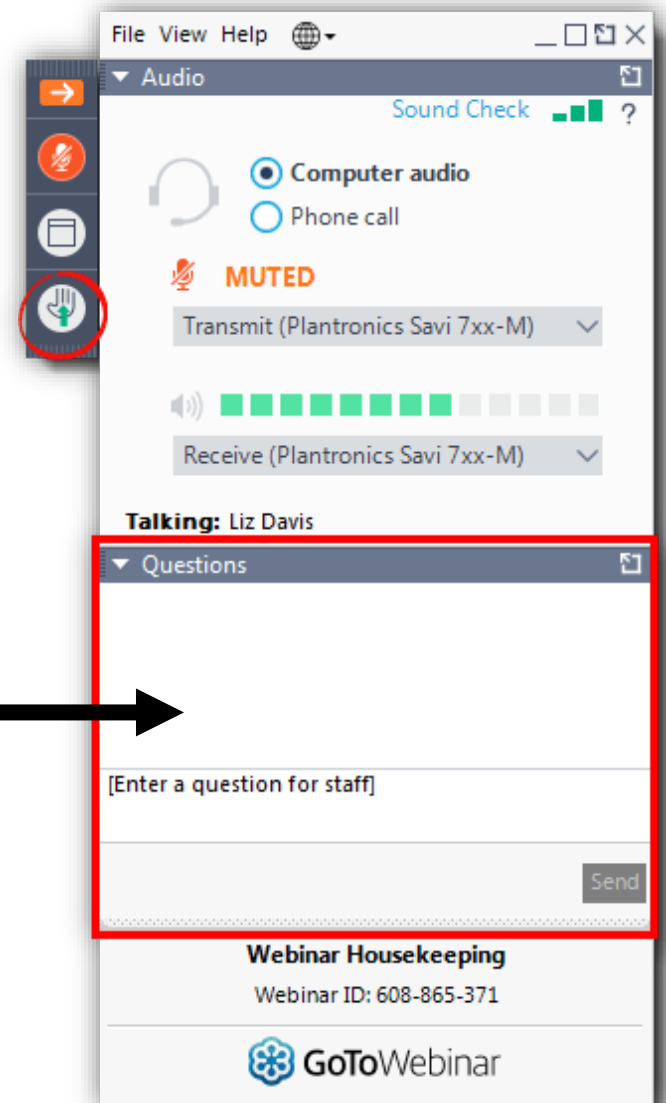
2021 MLFI Survey Summary: **Leveraging Data to Improve Performance**

Housekeeping



Today's web seminar is being recorded.

All questions should be submitted via the Questions Panel.



Our Panelists



Ralph Petta
President and CEO
ELFA

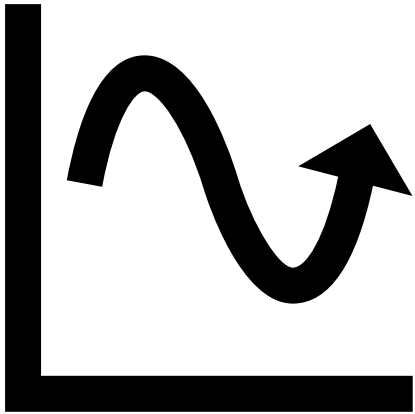


Bill Choi
VP, Research & Industry Services
ELFA



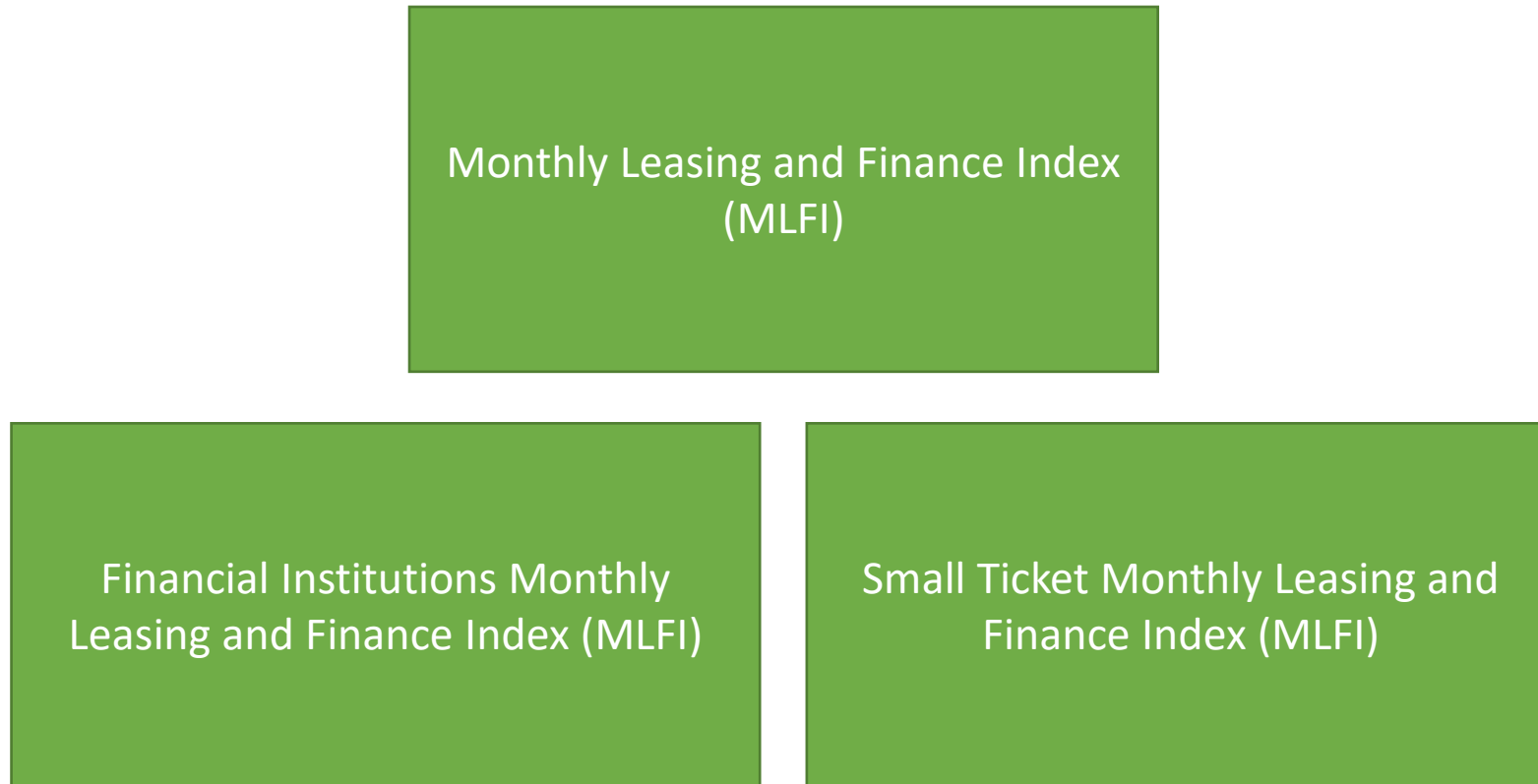
Richard Barry
President
Merchants Bank Equipment Finance

MLFI

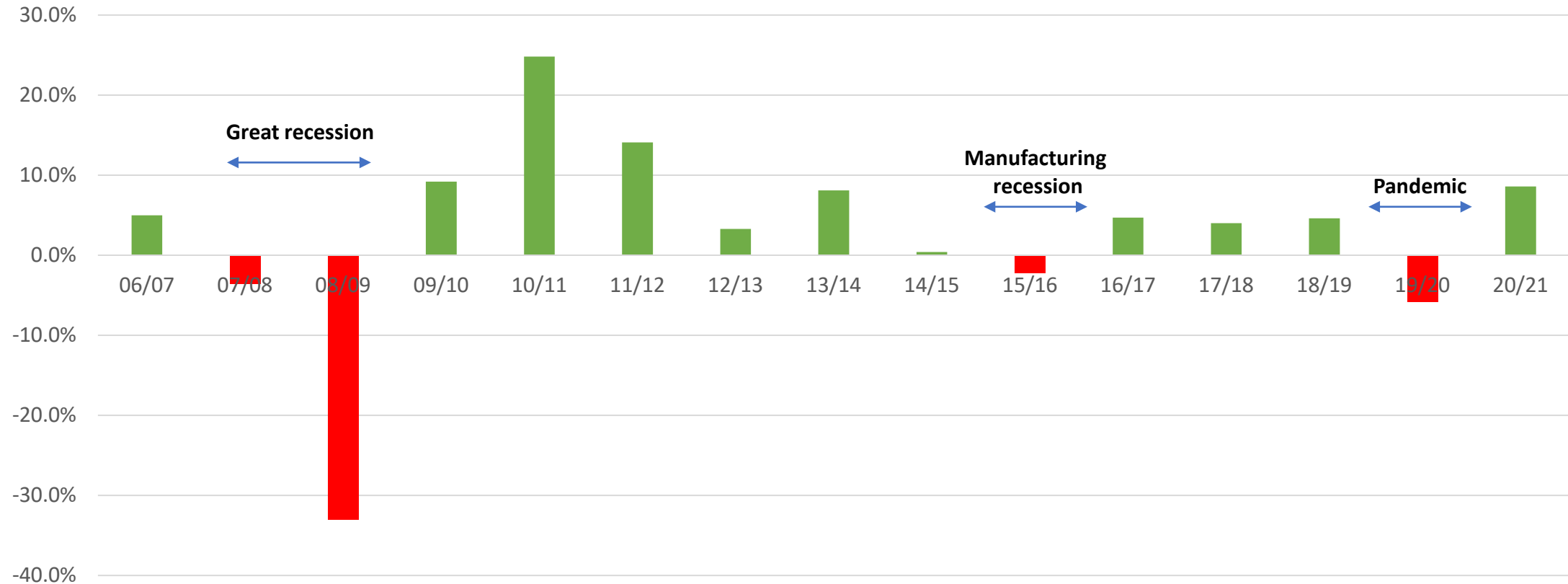


**What is the MLFI?
Why is it important?**

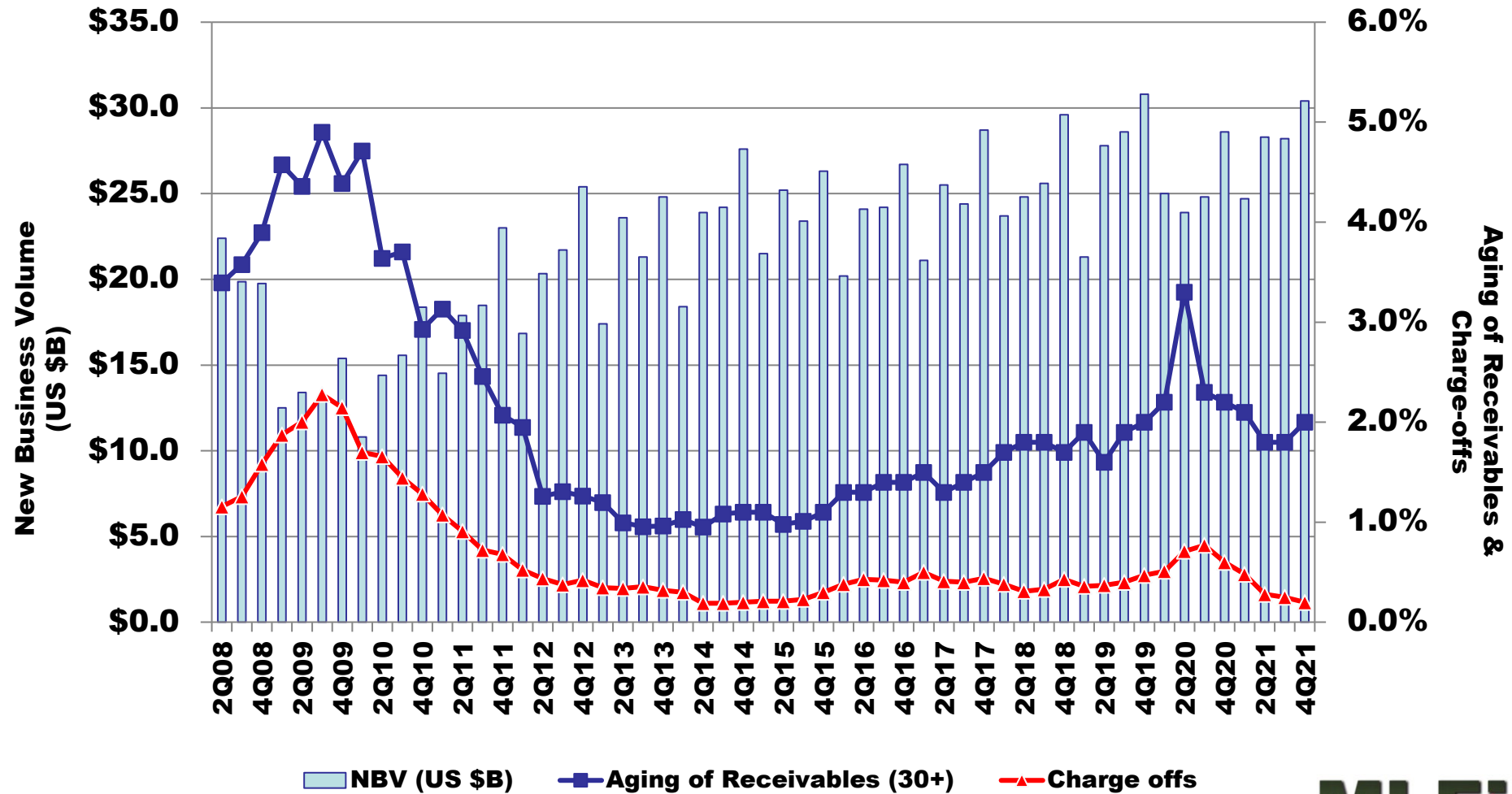
Monthly Leasing & Finance Index (MLFI) Suite of Products



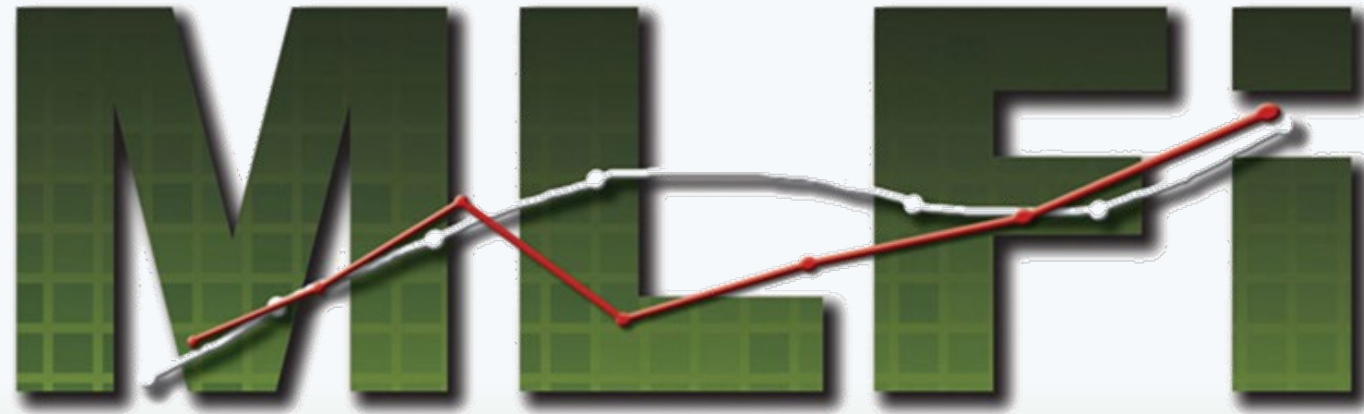
New Business Volume MLFI Growth Over The Years



New Business Volume and Credit Quality



December 2021

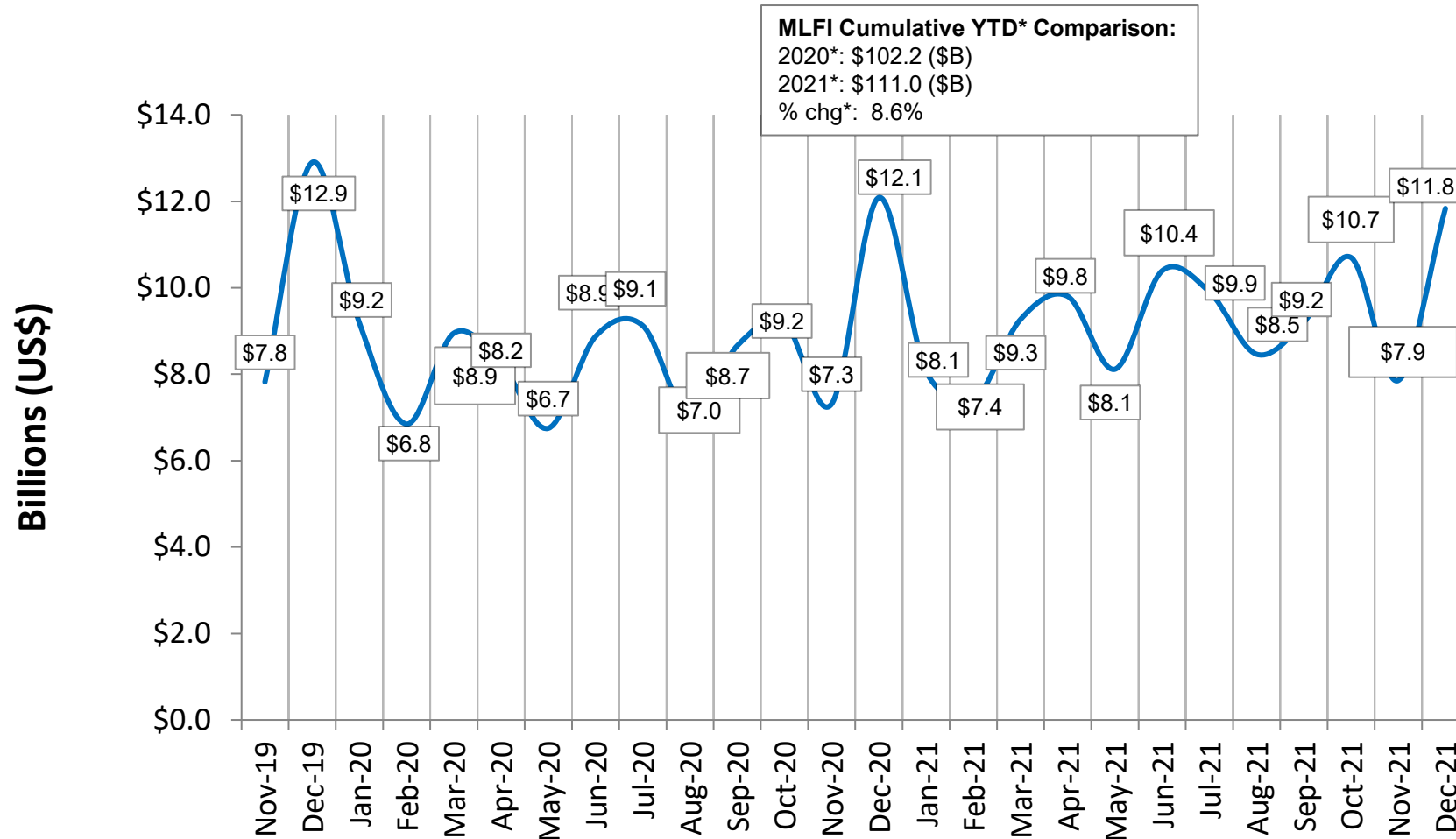


Monthly Leasing and Finance Index

ELFA

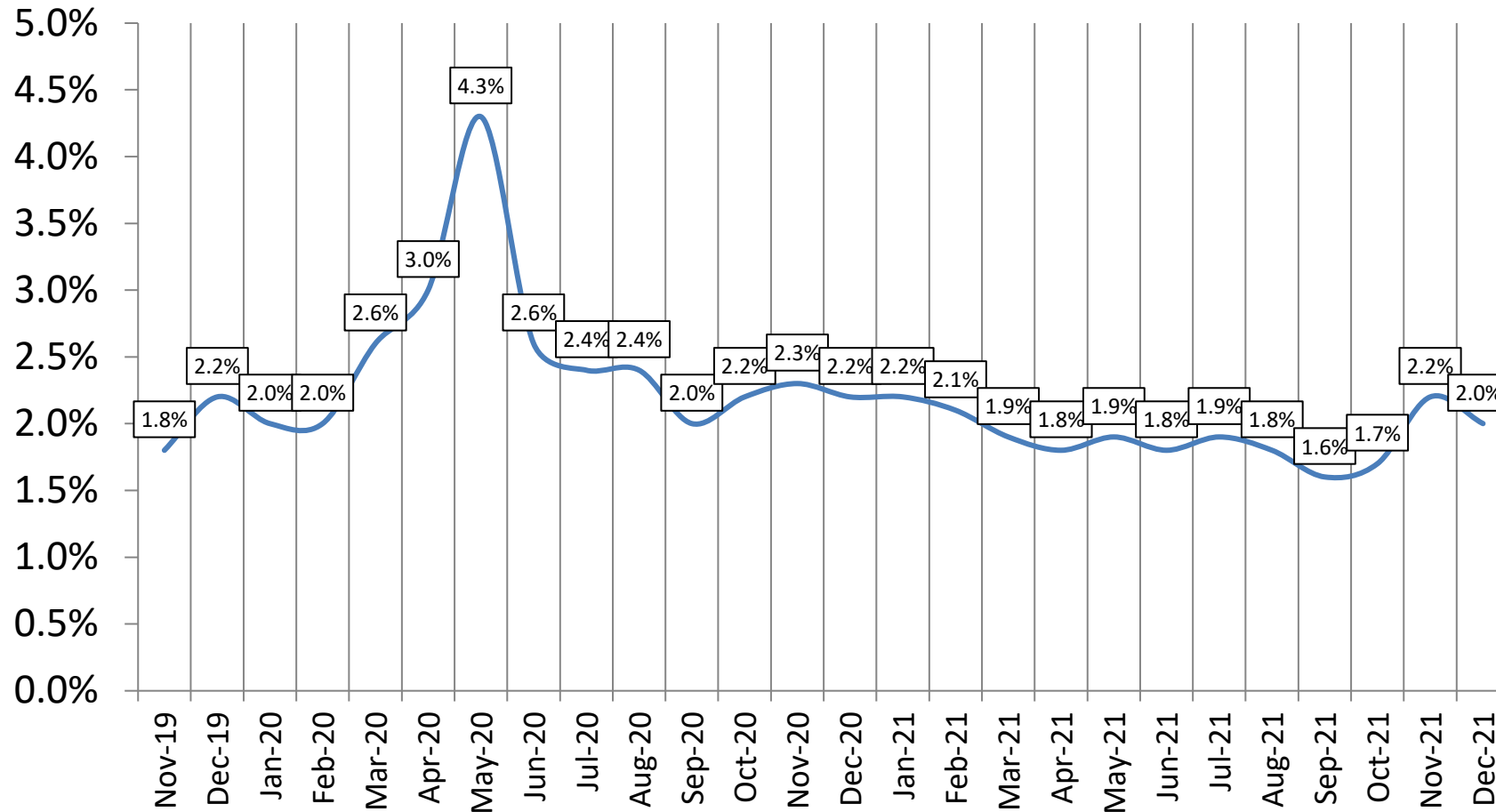
EQUIPMENT LEASING AND FINANCE ASSOCIATION
Equipping Business for Success

MLFI-25 New Business Volume (Year-Over-Year Comparison)

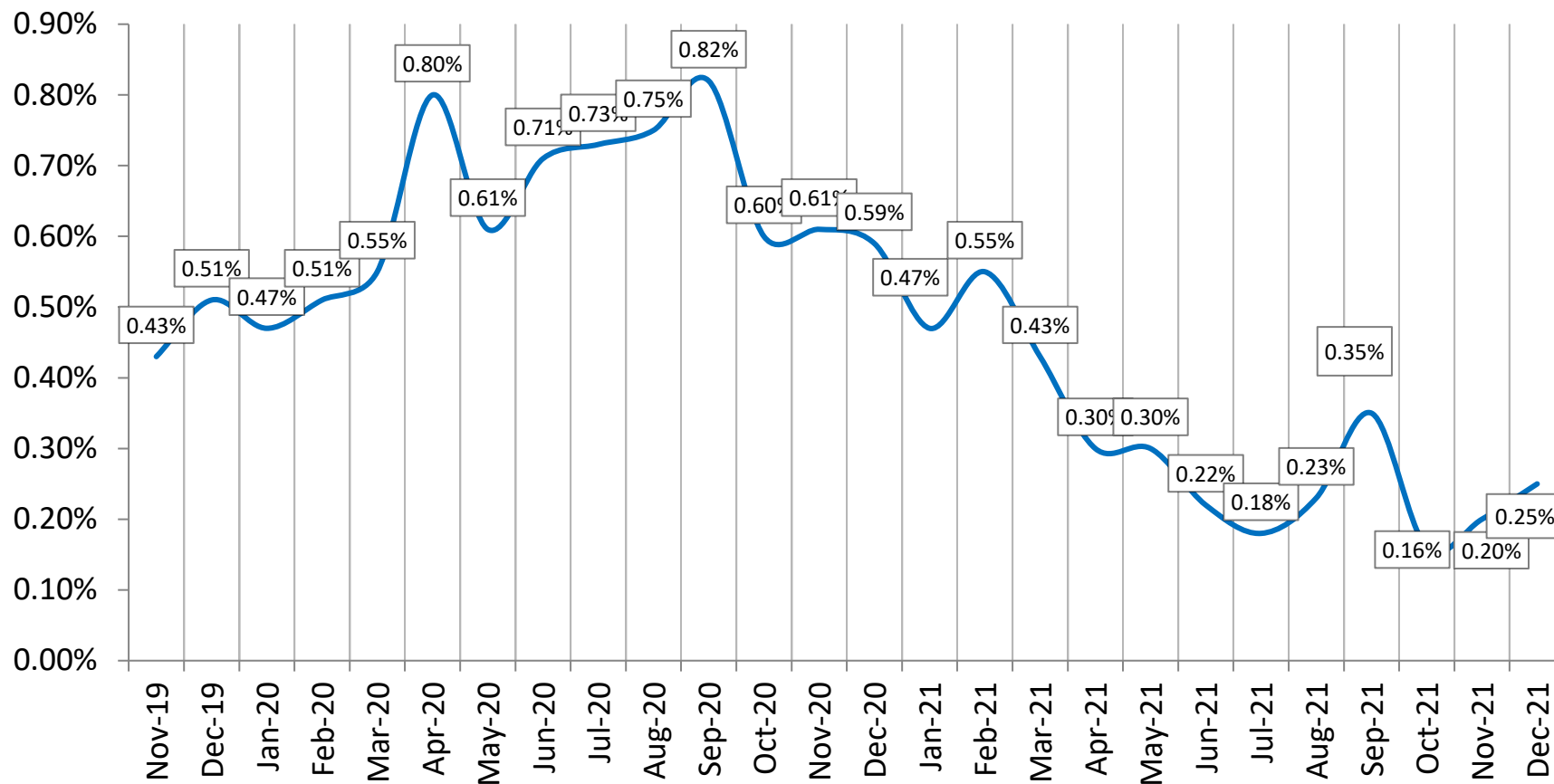


* YTD NBV numbers will not match the numbers from the chart due to rounding

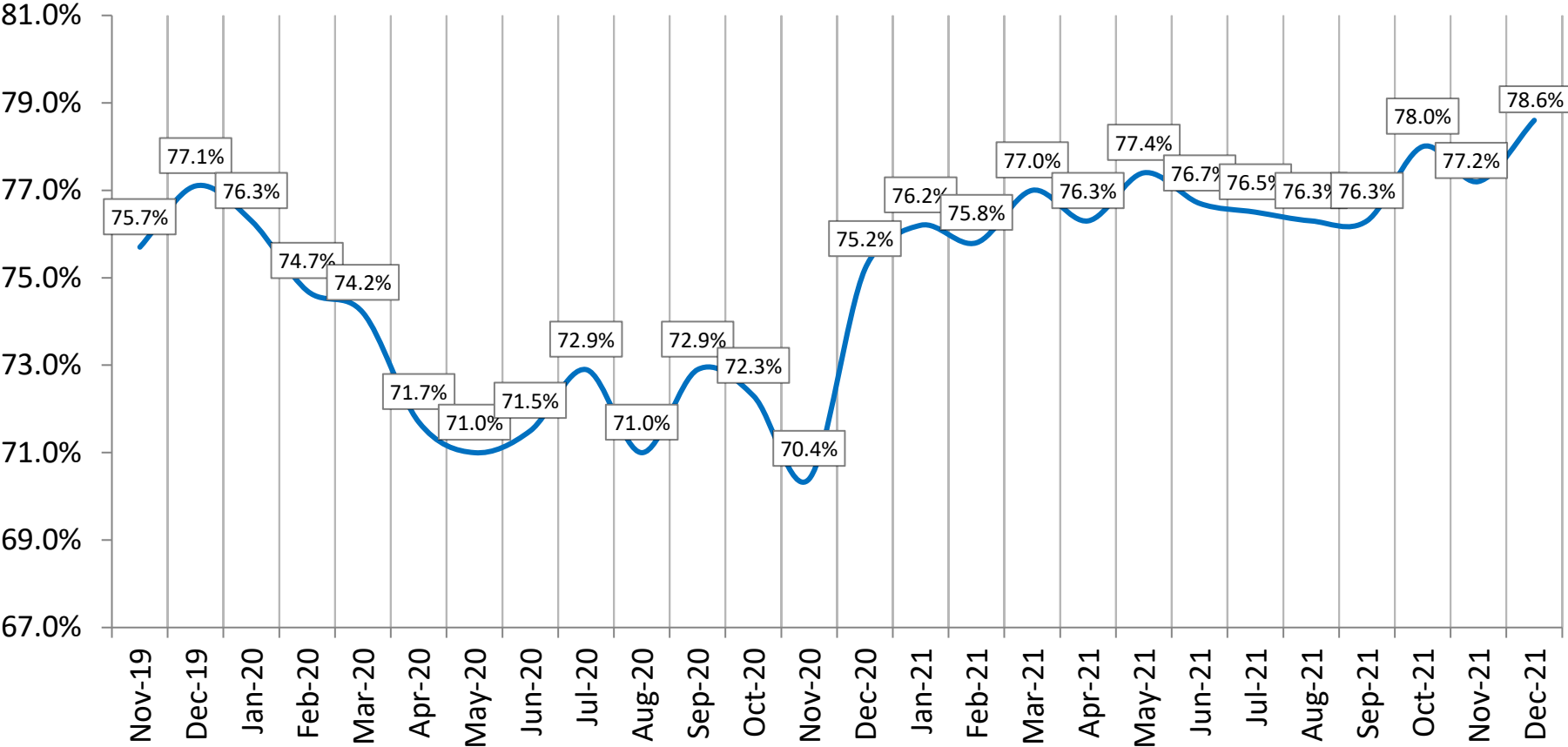
Aging of Receivables Over 30 Days



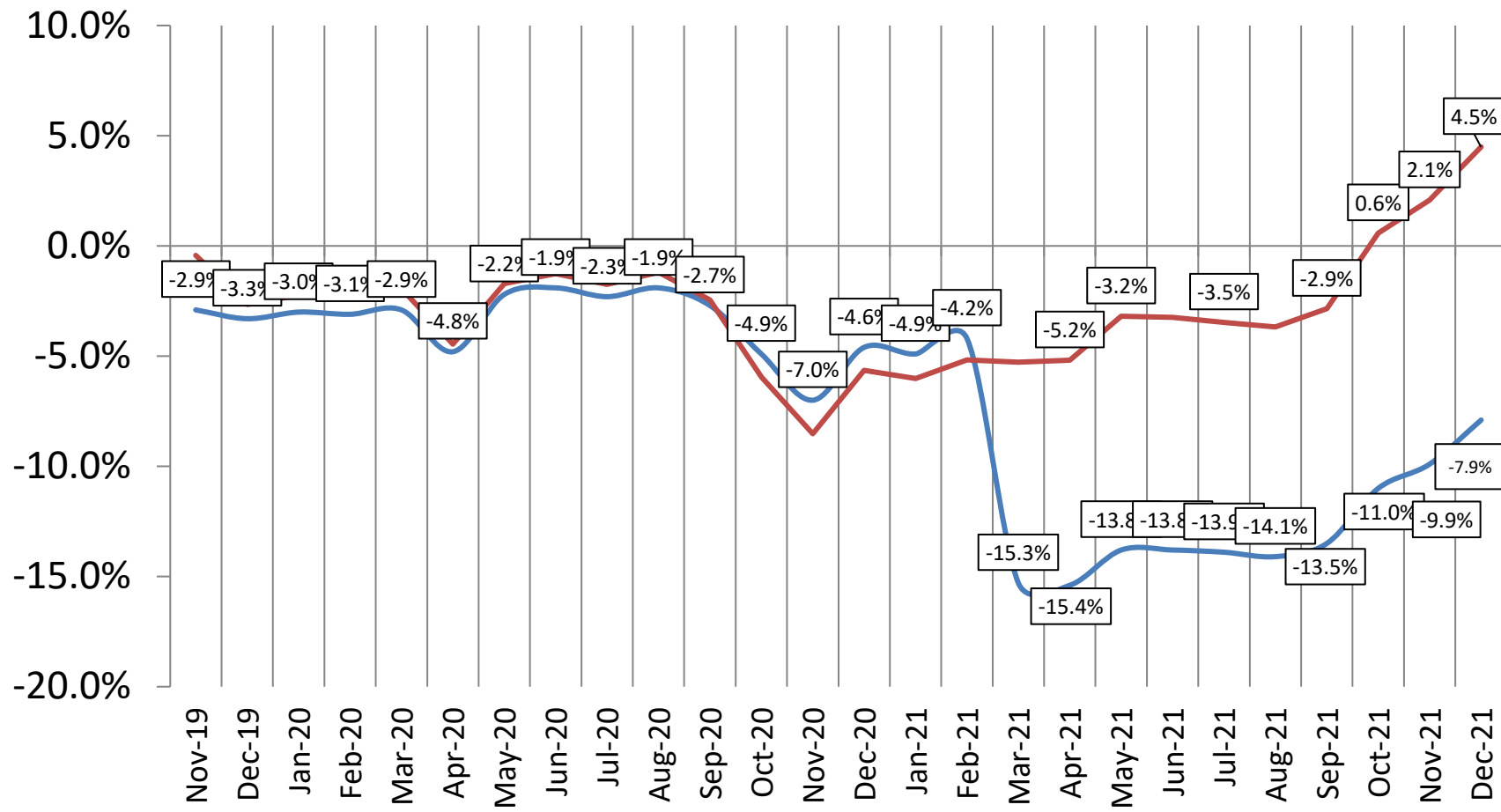
Average Losses (Charge-offs) as a % of Net Receivables



Credit Approvals As % of All Decisions Submitted



Total Number of Employees % CHG YOY



Note: During 2021, headcount decreased due to significant downsizing at an MLFI reporting company.



Closing Thoughts



What's Next?



Join us on February 2nd for ASA – Why It Makes a Difference



For previously-recorded web seminars go to:
www.elfaonline.org/events/elearning/web-seminars