

Strong 2005

Net income*

\$5.2-5.4B

~25%

ROE ~22%
Ex- Insurance

Total volume

~\$95B

~11%

Strong
production

Assets

~\$193B

>5%

Disciplined
asset growth

Loss rate %

~0.27%

~(13)bps

Strong
Risk management

Expense % assets

~1.76%

~(5)bps

\$200MM+ cost
out, invest in
origination

*Includes Insurance

On track to deliver 2005 plan



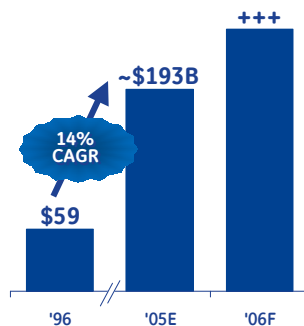
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Track record of growth

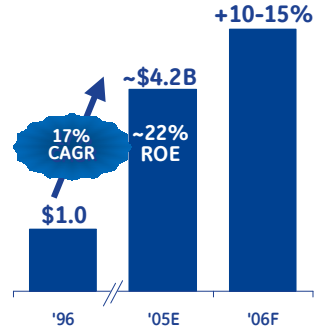
(\$ in billions)

Commercial Finance

Assets



Net Income



Consistent growth through good and bad economic times



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Summary

- ✓ **Small share in a huge and growing market**
- ✓ **Proven model through economic cycles**
- ✓ **8,500+ front-end driving growth... Our greatest resource**
- ✓ **Simplification driving productivity**
- ✓ **Strong compliance culture**
- ✓ **Risk management is what we do best**



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