

FINANCIAL STATEMENT SCHEDULES

MILLIONS OF DOLLARS

FIVE-YEAR SUMMARY OF FINANCIAL AND OPERATING DATA (unaudited)

	2004	2003	2002	2001	2000
Results of Continuing Operations:					
Revenues.....	\$ 239.1	\$ 262.5	\$ 252.1	\$ 303.2	\$ 294.3
Income.....	61.1	57.9	39.1	45.4	47.2
Dividends paid.....	-	50.0	-	26.0	22.7
Percentage of income from continuing operations to average shareholder's equity.....	15.8%	16.4%	11.4%	15.2%	17.1%
Financial Data:					
Finance receivables, net.....	\$ 1,269.1	\$ 854.3	\$ 1,285.0	\$ 1,079.5	\$ 1,666.1
Total assets.....	1,908.3	1,952.3	2,092.4	2,096.1	2,501.2
Total debt.....	1,325.2	1,461.9	1,562.5	1,652.6	1,874.0
Shareowner's equity.....	423.6	352.4	355.0	312.9	284.1
Debt to equity ratio.....	3.1:1	4.1:1	4.4:1	5.3:1	6.6:1
Number of employees at October 31.....	303	273	303	311	291
Results of Discontinued Operations:					
Revenues.....	\$ -	\$ -	\$ -	\$ 61.6	\$ 55.9
Income (loss).....	-	-	-	6.4	0.5
Number of employees at October 31.....	-	-	-	78	94

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**Gross Finance Receivables
and Leases Originated**

	2004	2003	2002	2001	2000
Wholesale notes	\$ 4,312.4	\$ 3,168.7	\$ 2,955.3	\$ 2,803.7	\$ 4,119.3
Retail notes and leases:					
New	1,343.7	1004.5	946.9	963.1	1,561.4
Used	264.8	307.4	279.6	228.3	268.6
Total	1,608.5	1,311.9	1,226.5	1,191.4	1,830.0
 Total	\$ 5,920.9	\$ 4,480.6	\$ 4,181.8	\$ 3,995.1	\$ 5,949.3

Serviced Retail Notes and Leases

with Installments Past Due Over 60 Days

	2004	2003	2002	2001	2000
Original amount of notes and leases	\$ 28.3	\$ 28.6	\$ 35.1	\$ 72.3	\$ 91.7
Balance of notes and leases	9.7	10.7	17.4	37.9	46.3
Balance as a percentage of total outstanding notes and leases	0.30%	0.36%	0.57%	1.12%	1.26%

Serviced Retail Note and Leases

Repossessions

	2004	2003	2002	2001	2000
Retail note and lease repossessions acquired as a percentage of average serviced retail note and lease balances	1.42%	2.85%	2.88%	4.47%	2.80%
Acquisitions of repossessions	\$ 41.7	\$ 82.4	\$ 88.3	\$ 154.5	\$ 95.8
Repossessions, end of period	14.3	21.1	26.0	77.7	42.4

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Credit Loss Experience on Serviced Receivables	2004	2003	2002	2001	2000
<u>NFC</u>					
Net losses (recoveries):					
Retail notes and leases	\$ 10.5	\$ 14.2	\$ 19.8	\$ 23.4	\$ 12.2
Wholesale notes	0.8	1.6	(0.1)	0.6	-
Accounts	1.1	-	0.8	-	(0.1)
Total	<u>\$ 12.4</u>	<u>\$ 15.8</u>	<u>\$ 20.5</u>	<u>\$ 24.0</u>	<u>\$ 12.1</u>
<u>International</u>					
Net losses (recoveries):					
Retail notes and leases	<u>\$ 10.4</u>	<u>\$ 24.1</u>	<u>\$ 38.2</u>	<u>\$ 37.3</u>	<u>\$ 22.5</u>
Total	<u>\$ 22.8</u>	<u>\$ 39.9</u>	<u>\$ 58.7</u>	<u>\$ 61.3</u>	<u>\$ 34.6</u>
<u>NFC</u>					
Percent net losses (recoveries)					
to liquidations:					
Retail notes and leases	0.77%	1.03%	1.34%	1.52%	0.82%
Wholesale notes	0.02%	0.05	-	0.02	-
Total	0.22%	0.35%	0.45%	0.52%	0.21%
<u>International</u>					
Percent net losses (recoveries)					
to liquidations:					
Retail notes and leases	0.77%	1.75%	2.66%	2.48%	1.53%
<u>NFC</u>					
Percent net losses (recoveries)					
to related average gross					
portfolio outstanding:					
Retail notes and leases	0.35%	0.50%	0.65%	0.68%	0.36%
Wholesale notes	0.08	0.19	(0.02)	0.06	-
Accounts	0.24	-	0.25	-	(0.02)
Total	0.28%	0.40%	0.49%	0.50%	0.30%
<u>International</u>					
Percent net losses (recoveries)					
to related average gross					
portfolio outstanding:					
Retail notes and leases	0.35%	0.84%	1.25%	1.08%	0.66%