

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

NFC

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> |

International

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> |

NFC

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% |

International

Percent net losses (recoveries)

to liquidations:

| | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|
| Retail notes and leases | 0.77% | 1.75% | 2.66% | 2.48% | 1.53% |
|-------------------------------|-------|-------|-------|-------|-------|

NFC

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% |

International

Percent net losses (recoveries)

to related average gross

portfolio outstanding:

| | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|
| Retail notes and leases | 0.35% | 0.84% | 1.25% | 1.08% | 0.66% |
|-------------------------------|-------|-------|-------|-------|-------|