Certain information in this presentation is forward-looking and related to anticipated financial performance, events and strategies. When used in this context, words such as “will”, “anticipate”, “believe”, “plan”, “intend”, “target” and “expect” or similar words suggest future outcomes. Forward-looking statements relate to, among other things, ECN Capital Corp.’s (“ECN Capital”) objectives and strategy; future cash flows, financial condition, operating performance, financial ratios, projected asset base and capital expenditures; ECN Capital’s anticipated dividend policy; anticipated cash needs, capital requirements and need for and cost of additional financing; future assets; demand for services; ECN Capital’s competitive position; and anticipated trends and challenges in ECN Capital’s business and the markets in which it operates; and the plans, strategies and objectives of ECN Capital for the future.

The forward-looking information and statements contained in this presentation reflect several material factors and expectations and assumptions of ECN Capital including, without limitation: that ECN Capital will conduct its operations in a manner consistent with its expectations and, where applicable, consistent with past practice; the general continuance of current or, where applicable, assumed industry conditions; the continuance of existing (and in certain circumstances, the implementation of proposed) tax and regulatory regimes; certain cost assumptions; the continued availability of adequate debt and/or equity financing and cash flow to fund its capital and operating requirements as needed; and the extent of its liabilities. ECN Capital believes the material factors, expectations and assumptions reflected in the forward-looking information and statements are reasonable but no assurance can be given that these factors, expectations and assumptions will prove to be correct.

By their nature, such forward-looking information and statements are subject to significant risks and uncertainties, which could cause the actual results and experience to be materially different than the anticipated results. Such risks and uncertainties include, but are not limited to, operating performance, regulatory and government decisions, competitive pressures and the ability to retain major customers, rapid technological changes, availability and cost of financing, availability of labor and management resources, the performance of partners, contractors and suppliers.

Readers are cautioned not to place undue reliance on forward-looking statements as actual results could differ materially from the plans, expectations, estimates or intentions expressed in the forward-looking statements. Except as required by law, ECN Capital disclaims any intention and assumes no obligation to update any forward-looking statement, whether as a result of new information, future events or otherwise.
Q3-2017 Call Agenda

STRATEGY UPDATE

OPERATING HIGHLIGHTS

• Home Improvement Finance
• Manufactured Housing Finance
• Commercial & Vendor Finance
• Rail Finance
• Aviation Finance

CONSOLIDATED FINANCIAL SUMMARY

QUESTIONS
STRATEGY AND BUSINESS UPDATE
ECN Business Transition Continues

Market Leading National Vendor Finance Businesses

**Service Finance Company, LLC**
- Prime & super-prime originator & servicer of consumer home improvement installment contracts
- Premier national manufacturer and dealer network
- Avg FICO – 765

**Triad Financial Services**
- Prime & super-prime originator & servicer of consumer manufactured housing loans
- Premier national manufacturer and dealer network
- Avg FICO – 740

**Third Business (TBA)**
- Focus on unique specialty finance/vendor based origination franchises
- National businesses with established dealer relationships
- High quality credit cultures

Established partnership with banks and credit unions = asset light/high return model
CONSISTENT AND ON MESSAGE

Transition continues from legacy businesses to businesses with higher growth, increased profitability, and those requiring less capital within core expertise

OLD ECN

✓ Sold US C&V business
✓ Sold commercial aviation business and retained equity upside
✓ Sold non-core rail assets
✓ Announced sale of Canada C&V business

NEW ECN

✓ Service Finance acquisition closed
✓ Triad acquisition announced
✓ Disciplined acquisition process continues
✓ Transitioning aviation & rail

✓ Significant term liquidity ➔ Improved Senior Line
✓ Underpinned by investment grade ratings
Disciplined Acquisition Approach

DISCIPLINED ACQUIRER – “RIGHT DEAL AT THE RIGHT TIME”

• Evaluated ~$67 Billion+ in acquisition targets and stayed disciplined to our strategic plan and proven business model
• Focused on the right fit – returns, credit, growth, & scalability
• Due diligence across specialty finance:

<table>
<thead>
<tr>
<th>Commercial Finance</th>
<th>Asset Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Finance</td>
<td>Home Improvement</td>
</tr>
<tr>
<td>Small Business Finance</td>
<td>Structured Finance</td>
</tr>
<tr>
<td>Equipment Finance</td>
<td>Venture Lending</td>
</tr>
</tbody>
</table>

• Expect to have more to announce in the short term
Harvesting Completed

- Strategic process of harvesting “legacy businesses” completed
- Announced the sale of C$900 mln in C&V Canada assets for C$902 million (exclusive of ~C$10 million in transaction related expenses)
- Frees up an additional C$180 mln of capital for redeployment
- Book Value per share increased through harvesting phase
- Equity firepower of approximately C$700 million available today for redeployment
OPERATING HIGHLIGHTS

• Home Improvement Finance
• Manufactured Housing Finance
• Commercial & Vendor Finance
• Rail Finance
• Aviation Finance
Service Finance Update

- Acquisition closed on September 7, 2017
- Exceeding expectations across the business
  - Originations exceeding plan
  - Robust dealer growth continues
- Bank network demand continues to be strong
  - Added 14th FDIC insured institution to bank group
- Combination of SFC & ECN resulting in more vendor wins
  - In addition to its core home improvement business, Service Finance is in the final stages of adding complimentary business lines (late 2017/early 2018): (1) national retail programs; and (2) an asset origination and servicing program for a dedicated US bank fund
  - Originations will exceed original US$1.1 billion guidance
    - Will update guidance by year-end
  - Will leverage current infrastructure to originate and service these new businesses
  - The Company will be announcing more details on these new platforms shortly
Service Finance originations continue to exceed expectations
- Q3 2017 originations +53.2% YoY with October +79.7% YoY
- September affected by Hurricanes Harvey & Irma – October back on track +25.1% relative to expectations – combined September/October beat expectations by 11%
- Including September, 3Q originations beat our initial estimates by 8.3%
- Strong results since last update – More than 7,900 dealers, adding 150+ per month
- Currently not changing projections but remain on pace to exceed US$800 million in 2017

ORIGINATIONS – LAST 3 MONTHS
ORIGINAL ESTIMATES VS ACTUAL (% ABOVE ESTIMATES)

<table>
<thead>
<tr>
<th>Month</th>
<th>Estimated</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>August</td>
<td>+14.0%</td>
<td></td>
</tr>
<tr>
<td>September</td>
<td>-2.8%</td>
<td></td>
</tr>
<tr>
<td>October</td>
<td>+25.1%</td>
<td></td>
</tr>
</tbody>
</table>
Q3 2017 FINANCIAL RESULTS

Service Finance Update

**ORIGINATIONS (US$ Million's)**

<table>
<thead>
<tr>
<th></th>
<th>1Q</th>
<th>2Q</th>
<th>3Q</th>
<th>4Q</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>58</td>
<td>91</td>
<td>106</td>
<td>105</td>
<td>360</td>
</tr>
<tr>
<td>2016</td>
<td>99</td>
<td>143</td>
<td>167</td>
<td>138</td>
<td>547</td>
</tr>
<tr>
<td>2017</td>
<td>135</td>
<td>221</td>
<td>249</td>
<td>80</td>
<td>685</td>
</tr>
</tbody>
</table>

**YOY ORIGINATION GROWTH**

<table>
<thead>
<tr>
<th></th>
<th>1Q</th>
<th>2Q</th>
<th>3Q</th>
<th>4Q</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>104.1%</td>
<td>120.3%</td>
<td>126.5%</td>
<td>116.8%</td>
<td>118.3%</td>
</tr>
<tr>
<td>2016</td>
<td>71.4%</td>
<td>56.9%</td>
<td>57.2%</td>
<td>31.7%</td>
<td>52.0%</td>
</tr>
<tr>
<td>2017</td>
<td>36.5%</td>
<td>54.3%</td>
<td>53.2%</td>
<td>79.7%</td>
<td>51.0%</td>
</tr>
</tbody>
</table>

**ORIGINATIONS - FUNDED**

- Hurricanes Harvey & Irma

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1. QTD through October 2017
Q3 2017 FINANCIAL RESULTS

Service Finance Highlights

KEY HIGHLIGHTS

• YTD 2017 originations +51% vs 2016 through October

• 3Q originations +53.2% vs 3Q2016

• September originations effected by Hurricanes Irma and Harvey, but were still +38.4% year over year
  • October originations +79.7% year over year
  • October adjusted operating income of C$4.4 million

• Remains on track to exceed year-end origination and EBITDA forecasts

• Reported results for 3Q 2017 reflect partial quarter results from September 8 (deal close) through month end

Select Metrics (millions) ¹

<table>
<thead>
<tr>
<th></th>
<th>Q3 2017 US$</th>
<th>Q3 2017 C$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Originations</td>
<td>49.0</td>
<td>60.2</td>
</tr>
<tr>
<td>Period End managed assets</td>
<td>1,022.8</td>
<td>1,275.7</td>
</tr>
<tr>
<td>Vertical adjusted operating income before tax</td>
<td>2.2</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Select Metrics (millions)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Originations</td>
<td>79.9</td>
<td>100.6</td>
</tr>
<tr>
<td>Vertical adjusted operating income before tax</td>
<td>3.5</td>
<td>4.4</td>
</tr>
</tbody>
</table>

¹. Results presented are for the period September 8 to September 30, 2017
Triad Update

- Triad acquisition announced on October 25 remains on track for a 1Q 2018 close (On track)
- No change to base case 2018 originations estimate of ~C$660 million or base case 2018 managed portfolio of ~C$2.9 billion
  - Solid October originations of C$54 million

**C$ Originations (000s) – Monthly**
KEY HIGHLIGHTS

- 2017 YTD new business originations have increased 14% over the same period in 2016
- YTD adjusted operating income before tax is up from $11 million in 2016 to $19 million in 2017
- Agreement to sell Commercial & Vendor assets for C$900 million
  - Premium to book value
  - Close in Q1-2018 (on-track)

### Income Statement (C$,000)

<table>
<thead>
<tr>
<th></th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income and rental revenue net less interest expense</td>
<td>9,094</td>
<td>10,668</td>
</tr>
<tr>
<td>Syndication and other income</td>
<td>2,498</td>
<td>1,976</td>
</tr>
<tr>
<td>Adjusted operating expenses(1)</td>
<td>2,486</td>
<td>2,860</td>
</tr>
<tr>
<td>Adjusted operating income before tax(1)</td>
<td>8,567</td>
<td>9,208</td>
</tr>
</tbody>
</table>

### Key Ratios (2)

<table>
<thead>
<tr>
<th></th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Originations (C$MM)</td>
<td>121</td>
<td>115</td>
</tr>
<tr>
<td>Average earning assets (C$MM)</td>
<td>924</td>
<td>1,010</td>
</tr>
<tr>
<td>Financial revenue yield</td>
<td>7.4%</td>
<td>7.3%</td>
</tr>
<tr>
<td>Interest expense</td>
<td>2.3%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Net interest margin yield</td>
<td>4.8%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Adjusted operating expense ratio(1)</td>
<td>1.1%</td>
<td>1.1%</td>
</tr>
<tr>
<td>Pre-tax ROAA(1)</td>
<td>3.7%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Average debt advance rate</td>
<td>74.1%</td>
<td>68.2%</td>
</tr>
</tbody>
</table>

1. Excludes allocated corporate expenses
2. Percent of average earning assets
KEY HIGHLIGHTS

• Completed the sale of ~65% of rail assets to right size portfolio

• Remaining portfolio weighted to freight railcars and continues to be one of the youngest in North America

• Transitioned Direct portfolio to Trinity management to improve operating efficiency and enhance marketing capabilities

• Originations remain disciplined adding C$52 million in Q3-2017

• Reduction in portfolio yield is due to railcar dispositions, higher weighting of freight railcars (vs tank cars) and lower lease rates on recent renewals

• Annual portfolio optimization deferred to Q4

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<table>
<thead>
<tr>
<th>Income Statement (C$,000)</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income and rental revenue net less interest expense</td>
<td>17,925</td>
<td>10,574</td>
</tr>
<tr>
<td>Syndication and other income</td>
<td>(154)</td>
<td>(435)</td>
</tr>
<tr>
<td>Adjusted operating expenses(1)</td>
<td>4,208</td>
<td>3,048</td>
</tr>
<tr>
<td>Adjusted operating income before tax(1)</td>
<td>13,563</td>
<td>7,091</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Ratios (2)</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Originations (C$MM)</td>
<td>44</td>
<td>52</td>
</tr>
<tr>
<td>Average earning assets (C$MM)</td>
<td>2,238</td>
<td>1,751</td>
</tr>
<tr>
<td>Financial revenue yield</td>
<td>6.5%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Interest expense</td>
<td>3.3%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Net interest margin yield</td>
<td>3.2%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Adjusted operating expense ratio(1)</td>
<td>0.8%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Pre-tax ROAA(1)</td>
<td>2.4%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Average debt advance rate</td>
<td>68.7%</td>
<td>67.1%</td>
</tr>
</tbody>
</table>

---

1. Excludes allocated corporate expenses
2. Percent of average earning assets
**Aviation Highlights**

**KEY HIGHLIGHTS**

- No originations during Q3-2017
- Wind-down of Aviation progressing as anticipated
- Decrease in income as expected for a portfolio in run-off

### Income Statement (C$000)

<table>
<thead>
<tr>
<th></th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income and rental revenue net less interest expense</td>
<td>8,015</td>
<td>5,626</td>
</tr>
<tr>
<td>Syndication and other income</td>
<td>680</td>
<td>(180)</td>
</tr>
<tr>
<td>Adjusted operating expenses$^{(1)}</td>
<td>1,719</td>
<td>1,189</td>
</tr>
<tr>
<td>Adjusted operating income before tax$^{(1)}</td>
<td>5,186</td>
<td>4,175</td>
</tr>
</tbody>
</table>

### Key Ratios $^{(2)}$

<table>
<thead>
<tr>
<th></th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Originations (C$MM)</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Average earning assets (C$MM)</td>
<td>868</td>
<td>706</td>
</tr>
<tr>
<td>Financial revenue yield</td>
<td>5.6%</td>
<td>4.9%</td>
</tr>
<tr>
<td>Interest expense</td>
<td>1.5%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Net interest margin yield</td>
<td>3.2%</td>
<td>3.0%</td>
</tr>
<tr>
<td>Adjusted operating expense ratio$^{(1)}</td>
<td>0.8%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Pre-tax ROAA$^{(1)}</td>
<td>2.4%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Average debt advance rate</td>
<td>21.6%</td>
<td>25.5%</td>
</tr>
</tbody>
</table>

1. Excludes allocated corporate expenses
2. Percent of average earning assets
Q3 Consolidated Operating Highlights

SUMMARY

- Total Originations were C$228 million for the quarter
- Before-tax adjusted operating income return on average earning assets of 1.75%
- Average debt advance rate to average finance assets of 59.0%
- After-tax adjusted EPS of C$0.03
- Tangible leverage of 0.87:1
- Book value per share of C$4.51
- Book value per share of ~C$4.74 on a constant currency basis from YE 2016
### ORIGINATIONS

<table>
<thead>
<tr>
<th>C$ millions</th>
<th>Q3 2016</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
<th>Q3 2016</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Continuing Operations/Programs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Improvement Finance</td>
<td>-</td>
<td>-</td>
<td>60.2</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Commercial &amp; Vendor Finance</td>
<td>122.0</td>
<td>121.2</td>
<td>115.3</td>
<td>871.8</td>
<td>923.6</td>
<td>1,009.8</td>
<td>1,050.6</td>
</tr>
<tr>
<td>Rail Finance</td>
<td>92.2</td>
<td>43.5</td>
<td>52.3</td>
<td>2,308.6</td>
<td>2,238.4</td>
<td>1,751.3</td>
<td>804.6</td>
</tr>
<tr>
<td>Managed Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discontinued Operations/Programs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aviation Finance</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,121.3</td>
<td>867.9</td>
<td>705.9</td>
</tr>
<tr>
<td><strong>Total Originations / Average Earning Assets including Assets Under Management</strong></td>
<td>214.2</td>
<td>164.7</td>
<td>227.8</td>
<td>4,301.7</td>
<td>4,029.9</td>
<td>4,723.4</td>
<td>3,768.8</td>
</tr>
</tbody>
</table>

### Q3 Consolidated Operating Highlights
CONSOLIDATED FINANCIAL SUMMARY
KEY HIGHLIGHTS

• Total assets were down due to the sale of rail assets and the shift towards asset-light businesses

• Managed assets were $1.3 billion for the quarter

• The quarters tangible leverage ratio of 0.87:1 is well within the Company’s most restrictive covenant of 4:1

<table>
<thead>
<tr>
<th>Balance Sheet (C$,MM)</th>
<th>Q1 2017</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>6,371</td>
<td>4,572</td>
<td>3,412</td>
</tr>
<tr>
<td>Total finance assets</td>
<td>4,145</td>
<td>4,170</td>
<td>2,493</td>
</tr>
<tr>
<td>Tangible Book equity</td>
<td>1,935</td>
<td>2,015</td>
<td>1,468</td>
</tr>
<tr>
<td>Tangible book equity (excluding preferred shares)</td>
<td>1,883</td>
<td>1,820</td>
<td>1,273</td>
</tr>
<tr>
<td>Tangible leverage ratio</td>
<td>2.17:1</td>
<td>1.17:1</td>
<td>0.87:1</td>
</tr>
</tbody>
</table>

1. Total finance assets = Net investment in finance receivables + Equipment under operating leases
Q3 2017 FINANCIAL RESULTS

Consolidated Income Statement

KEY HIGHLIGHTS

• Before-tax adjusted operating income decreased due to the decrease of Rail and Aviation assets

• Originations are up 38.3% over the previous quarter driven by the acquisition of Service Finance

• Syndication and other income increased from $3.0 million in Q2 to $5.4 million in Q3
  - Increase was driven by Service Finance - 100% of income reported as other income
  - C&V, Rail and Aviation, syndication and other income was down 55% from the prior quarter due to lower syndication revenue, consistent with strategy

<table>
<thead>
<tr>
<th>Income Statement (C$,000)</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income and rental revenue net less interest expense</td>
<td>35,034</td>
<td>26,866</td>
</tr>
<tr>
<td>Syndication and other income</td>
<td>3,024</td>
<td>5,358</td>
</tr>
<tr>
<td>Adjusted operating expenses</td>
<td>15,629</td>
<td>16,175</td>
</tr>
<tr>
<td>Adjusted operating income before tax</td>
<td>20,100</td>
<td>15,393</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Ratios (1)</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average earning assets (C$MM)</td>
<td>4,030</td>
<td>3,467</td>
</tr>
<tr>
<td>Financial revenue yield</td>
<td>6.5%</td>
<td>6.4%</td>
</tr>
<tr>
<td>Interest expense</td>
<td>2.7%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Net interest margin yield</td>
<td>3.6%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Adjusted operating expense ratio</td>
<td>1.6%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Pre-tax ROAA</td>
<td>2.0%</td>
<td>1.8%</td>
</tr>
<tr>
<td>Average debt advance rate</td>
<td>59.8%</td>
<td>59.0%</td>
</tr>
</tbody>
</table>

1. Percent of average earning assets
Q3 2017 FINANCIAL RESULTS

Return on Average Equity and Per Share Amounts

KEY HIGHLIGHTS

• Before-tax adjusted operating income on average equity was 3.1% compared to 4.1% during the previous quarter

• After-tax adjusted operating income was 2.4% compared to 3.4% during the previous quarter

• Reduced ROE yields are primarily due to reduced leverage in the business

• It is anticipated that the tax rate for the Company going forward will be between 20-25%

• Book value per share ~$4.74 in Q3 on a constant currency basis from YE 2016

<table>
<thead>
<tr>
<th>For 3 Months Ended</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before tax-adjusted operating income return</td>
<td>4.1%</td>
<td>3.1%</td>
</tr>
<tr>
<td>After-tax adjusted operating income return</td>
<td>3.4%</td>
<td>2.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>For 3 Months Ended and as at End of Period (C$)</th>
<th>Q2 2017</th>
<th>Q3 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-tax adjusted earnings (basic)</td>
<td>0.05</td>
<td>0.04</td>
</tr>
<tr>
<td>After-tax adjusted earnings (basic)</td>
<td>0.04</td>
<td>0.03</td>
</tr>
<tr>
<td>Book value (net of preferred shares)</td>
<td>4.70</td>
<td>4.51</td>
</tr>
</tbody>
</table>

1. Reported average operating income on average of common shareholders' equity
Investment Grade Commitment

- Ratings of BBB (low) from DBRS and BBB from Kroll; rating agencies confirmed ratings in late October 2017 with a stable outlook
- Investment Grade Ratings a key competitive advantage and differentiator with vendor partners; driving additional programs
- Diversified funding structures with multiple sources of financing; broad access to matched & committed capital
- Amended, extended and improved senior credit facility
- Maintain acceptable levels of on-balance sheet assets as ECN builds asset management funding channel

ECN Capital - Vendor Finance
Flexibility to fund via two models – On-Balance Sheet Assets or Managed Assets

Balance Sheet Funded Assets Segment
Includes Aviation, Rail and Commercial & Vendor Finance Assets

Syndicated/Managed Assets Segment
Includes Vendor Finance Syndicated and Managed Assets
QUESTIONS