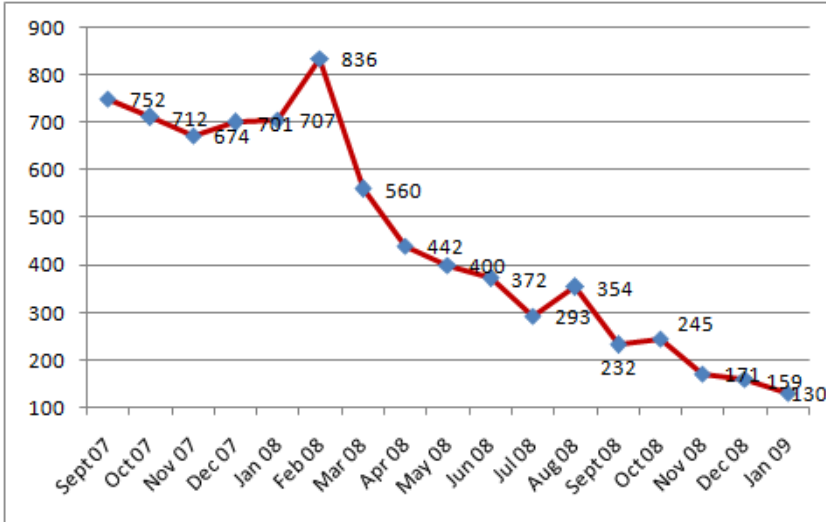




## Equipment Leasing and Finance Executive Hiring Index February 2009



*Hiring Index continues to sink as hiring continues to contract - Opportunity exists for those with Capital*



### February 2009 Update

The difficult business decisions made in November and December by leasing and finance companies have led to the historic low point in the ZRG Hiring index. Unemployment nationwide is at historic highs and the leasing industry has had its fair share of major reductions in workforce. Major market exits by firms such as GE and RBS has created large numbers of talented professionals now seeking employment. The problem is a simple supply and demand. As the index shows, the published opportunities for new jobs is at an all time low. The blend of organizations seeking talent has shifted to “Brokers” and “Independents” who are trying to take advantage of the disruption with the larger companies and add talent. While the shift in organization type is clear, the index also shows more sales opportunities being advertised as a percent of the total than past indexes.



### ZRG’s Market Pulse as a Leader in Retained Search and Talent Management

The unique market events of November and December certainly stalled plans for 2009 hiring. In speaking with clients in the market, 75% or more have plans to be flat or grow at less than 5% in 2009 with a strong focus on profitability and portfolio performance. Where is the hiring now? We see three areas:

- **Credit and Risk:** Firms, given the bank compliance and regulatory issues, are beefing up their risk management areas to comply with increase reporting and analytics. Talent is still in short supply for top credit and risk positions.
- **Collections /Workout and Recovery:** Firms are increasing overall spend in this area focusing on better hiring, training and upgrading of talent. This goes from the “team Leader” roles to VP of Collections and Portfolio Management. Finding great talent willing relocate and change jobs is becoming difficult due to talent shortages .
- **Sales and Originations Teams:** Selectively, clients are putting out “buy” order for select types of originators that fit a highly specific match to a growth need. Health care remains hot conversely low yielding niches are not hot. We have seen 2-3 sales teams move to new companies in Q1 2009 already shifting substantial volume.

### About the ZRG Index

The index is published quarterly and is based on several key proprietary data sources. These data sources include hiring data that comes directly from several top equipment finance and leasing companies, over 20 different National Job Boards and several leasing industry specific job sites. The sample group includes banks, captives and independents. These data points are weighted by relevance of senior level significance against overall hiring indicators in the industry to calculate the score.

The index is for U.S. hiring. The next update will be in April 2009.



# Lending Practice

**Equipment Finance,  
Commercial Finance  
and Asset Based  
Lending**

## Quick Facts about ZRG's Lending Practice

- ✓ #1 Retained Search firm in lending with expertise in equipment finance ABL, Trade Finance and commercial lending.
- ✓ Strong North American presence coupled with successful project work in Latin America, Europe and Asia
- ✓ Dedicated senior team focused on Equipment Leasing over 80 years of experience in operating and running commercial finance businesses
- ✓ Provides advisory and growth oriented consulting to clients
- ✓ Specialized compensation study work in the space (granular level data to drive compensation design)
- ✓ Maintains the ZRG Hiring index for Commercial Finance published quarterly
- ✓ An active participant in ELFA conferences, speaking engagements at ELA CEO and CFO Conferences as well as regular contributor to ELT magazine.
- ✓ Connected to Leasing and Commercial Finance in all ways
- ✓ Extensive database and network of executives across the globe
- ✓ Connected Referral network helping clients connect needs in funding, capital and other specialized needs

### ZRG hiring Index in Leasing



### Regular Articles in the industry publications



**Recruiting, Not Interviewing**  
Pay over time will get you best talent in all fields.

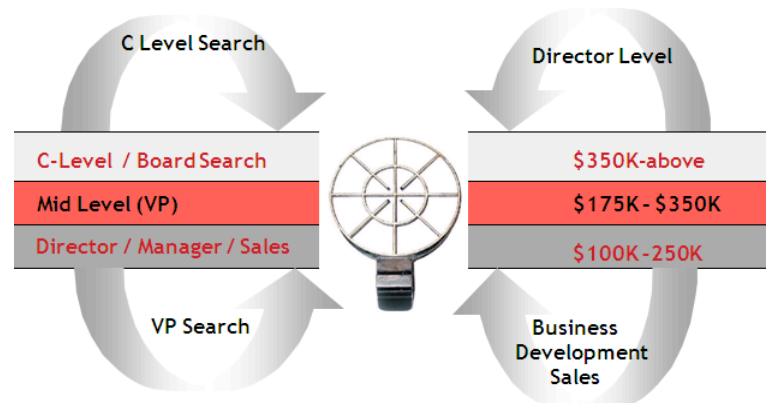
**Got Premature Gray? Try Interns**  
Blame your age at 50? Help! A new Recruiters program can help you bring in new blood.

### Compensation and Benchmark Study Work



## Roles we have filled for clients in the past few years in the lending markets

- CEO / President
- CFO / Controller
- CIO / VP of Technology
- Chief Risk Officer, VP of Credit
- COO / VP of Operations,
  - Head of Syndications
  - VP of Risk Management
- Senior Asset Management Roles
- Head of Sales, Sales Leadership
  - Sales / Business Development
- Vendor / Bank Program Management
- Head of Marketing / VP Marketing
  - Head of Human Resources
  - Legal / General Counsel
  - Call Center Management



## Quick Facts about ZRG

- ✓ Founded 1999
- ✓ Global executive search firm with offices throughout the America's and Asia Pacific
- ✓ Innovative solutions to drive fact-based decisioning
- ✓ State of the art hiring, patent pending process tools
- ✓ Extensive Retained Search experience of our Team
  - Over 400 clients served by our team
  - Over 3500 successful placements by our team



ZRG is the market leader in providing C-level, VP, Director level executive search and talent management solutions tailored to the commercial finance and equipment leasing space.

Our Senior team has extensive direct experience in running and operating commercial finance and leasing businesses coupled with relevant experience recruiting top talent in the space for our clients. Our patent pending Z-Score Process brings industry specific hiring scorecards to our clients for the key functional positions within the financial service areas, making hiring decisions with ZRG's fact based simple and clear. Why risk making a bad hire in this market when you don't have to.

We are active with our clients in the United States, Canada, Latin America, Asia Pacific and we have serviced our clients talent needs throughout Europe as well. Our recently opened Asia Pacific offices in Shanghai continue our tradition of following our clients to the areas where they are growing and need talent.



### What we do and why it Matters

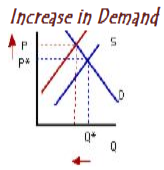
- ZRG's innovative approach to executive search and talent management minimizes hiring risk by providing extensive fact-based measurements and solutions for our clients
- During this time in the market, headcount is scarce and you cannot afford any hiring mistakes
- ZRG's suite of services insures you have data and analytics to assist you in making great human capital decision

[www.zrgpartners.com](http://www.zrgpartners.com)

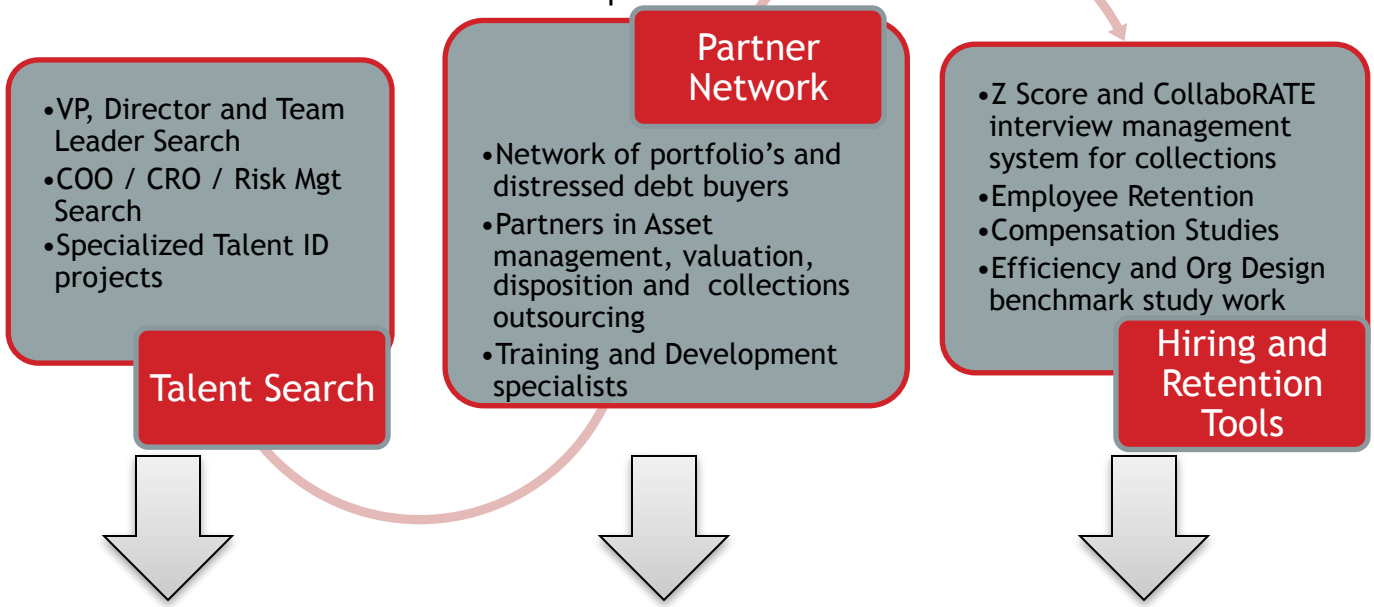
New York City \* Boston\* Princeton NJ \* Washington DC \*  
Denver \* Toronto \* Shanghai



# Collections, Workout & Recovery Group



Tough times in lending require specialized skills. For those with strong experience in collecting and recovering on loans, Talent is in high demand and supply is limited. How are you attracting, selecting and retaining talent during this time? As a global leader in retained search solutions in the lending space, ZRG's Collections, Workout and Recovery Group connects today's top talent with clients seeking to attract "A" players. ZRG provides talent management solutions across the full spectrum of needs in the collections, workout and recovery area for direct lenders as well as buyers and servicers of loan and lease portfolios.



## Clients

Our Z Score Search process insures you have a full slate of top talent to consider for key roles, ranging from COO, VP level, Director and key production roles in the collections, recovery and workout areas. Our tools help you make great decisions.

## Candidates

Get access to top firms in lending that value "A" players and will pay for your skills at today's market prices.

## Clients

ZRG is touching every aspect of the value chain with top partners who can bring value to solve problems. Timely and creative solutions to complement search efforts insures maximum results.

## Partners

Gain access to leading clients while being part of a referral network that helps solve collections, workout and recovery market problems.

## Clients

Arm your leadership with the right tools to succeed. Turnover kills productivity, but what can be done? Z Score hiring scorecards can improve hiring and productivity. CollaboRATE brings the best practice inter-viewing and selection plat-form to collections, workout and recovery

