

A Strategic Partner to our Commercial Brands and their Dealers

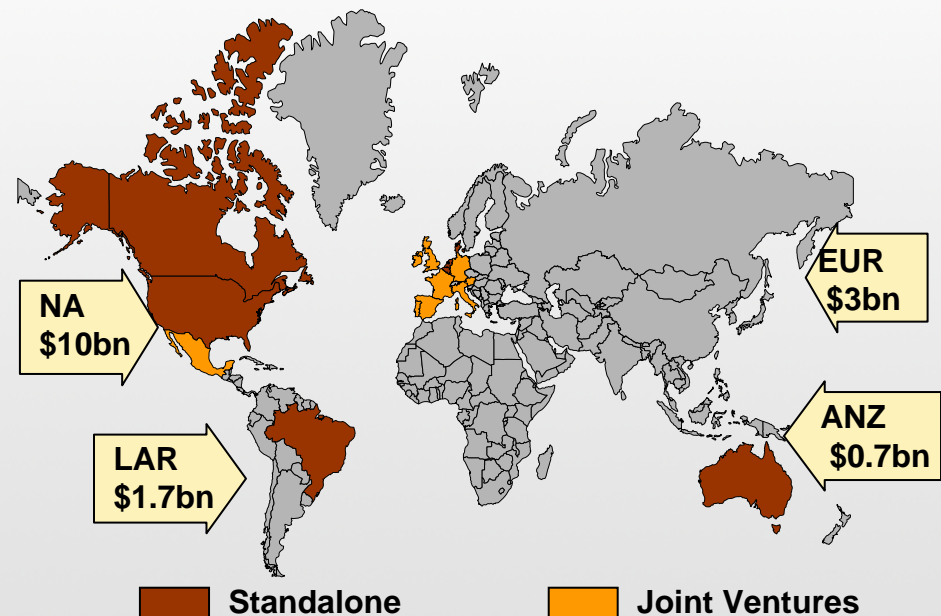
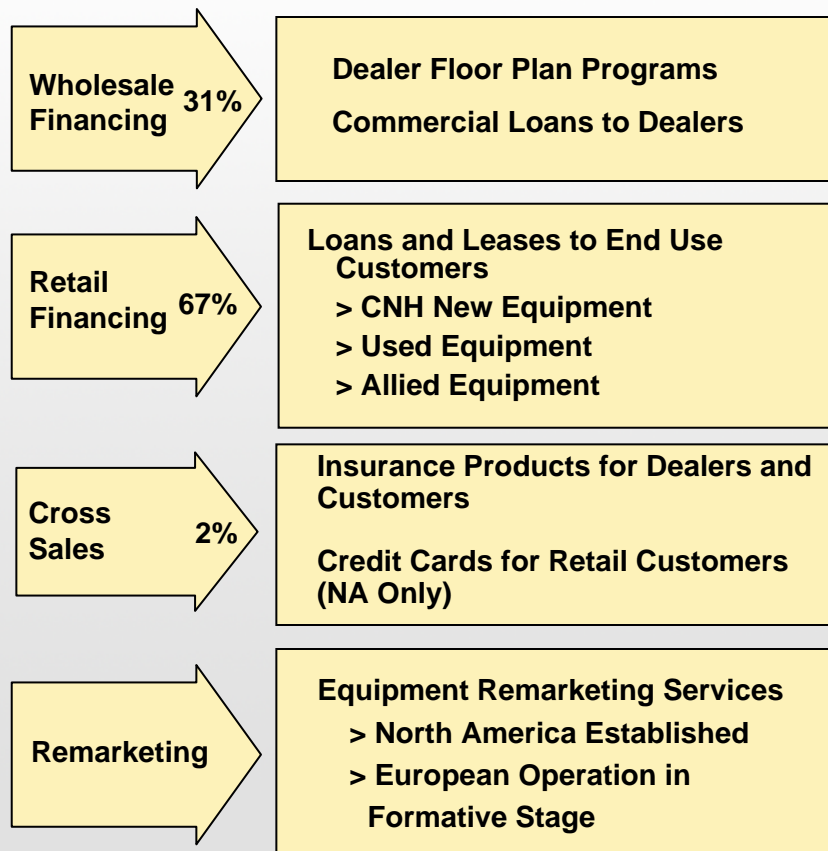
Steven Bierman

CNH Capital Profile

CNH Capital

Managed Portfolio - \$15.4bn @ 09/30/06

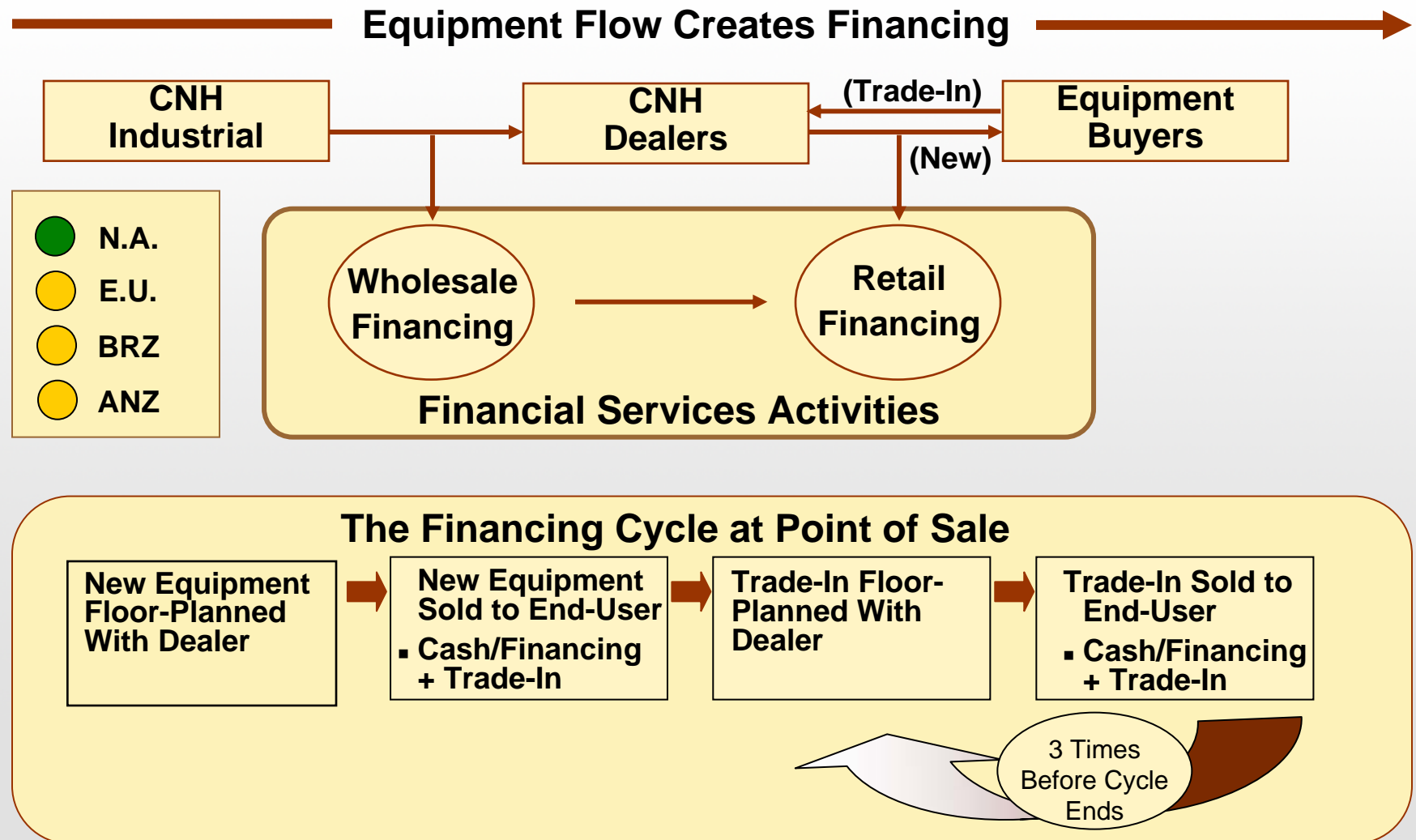
Present in 17 Countries



Approximately 1,000 Employees

Captive Finance Company: Financing Cycle

CNH Capital



CNH Capital adds value to CNH Brands, Dealers and Customers By.....

Supporting the Brands

... Supporting New Equipment Sales and Maintaining Customer Relationships

- Maintain customer relationship/contact through entire life of loan
- Brand dedicated marketing and sales staff; customer data-driven marketing / trigger marketing
- Access to efficient capital through ABS markets
- Insurance, full maintenance and extended warranty products

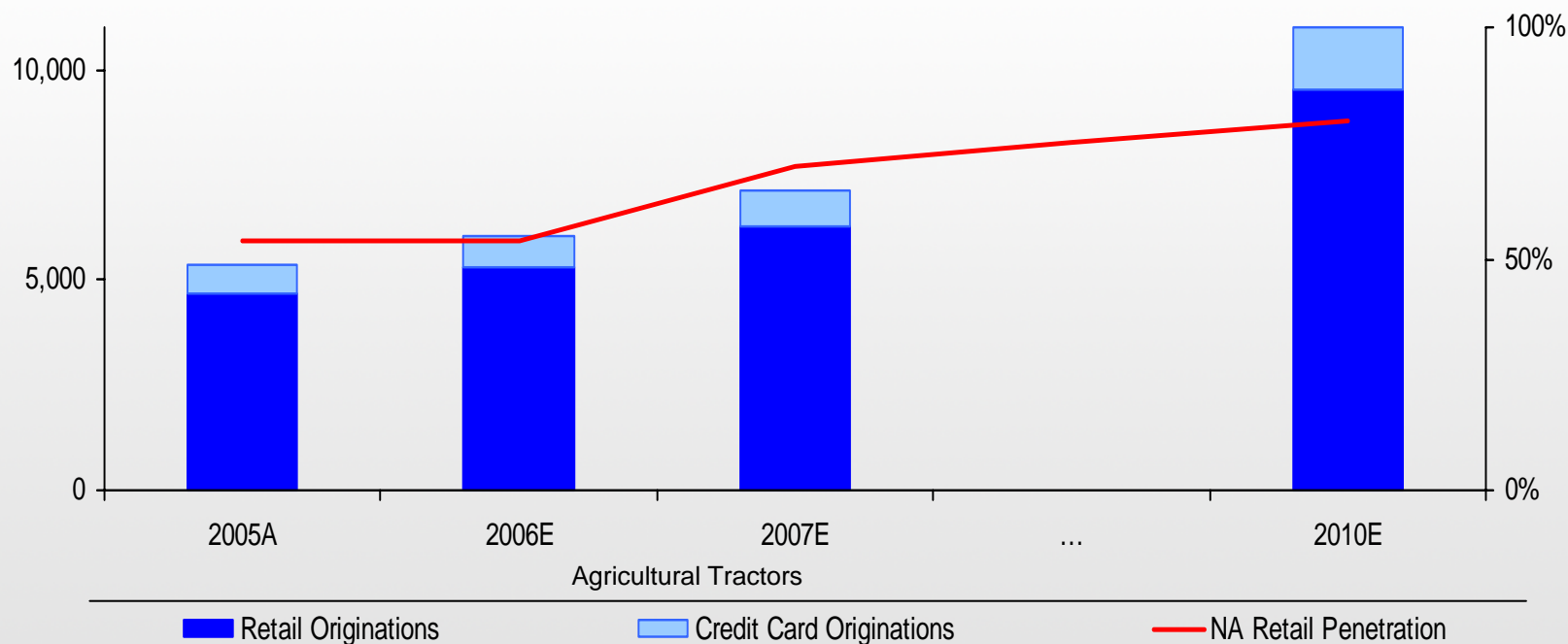
Supporting Dealers and Customers

... Supporting Customers and Improving Their Profitability

- Tailored loan and lease finance products for Ag and CE markets
- Remarketing unit supports new equipment sales by facilitating used trades
- Full array of dealer financing products, including rental fleet financing
- Credit card and revolving consumer purchase products

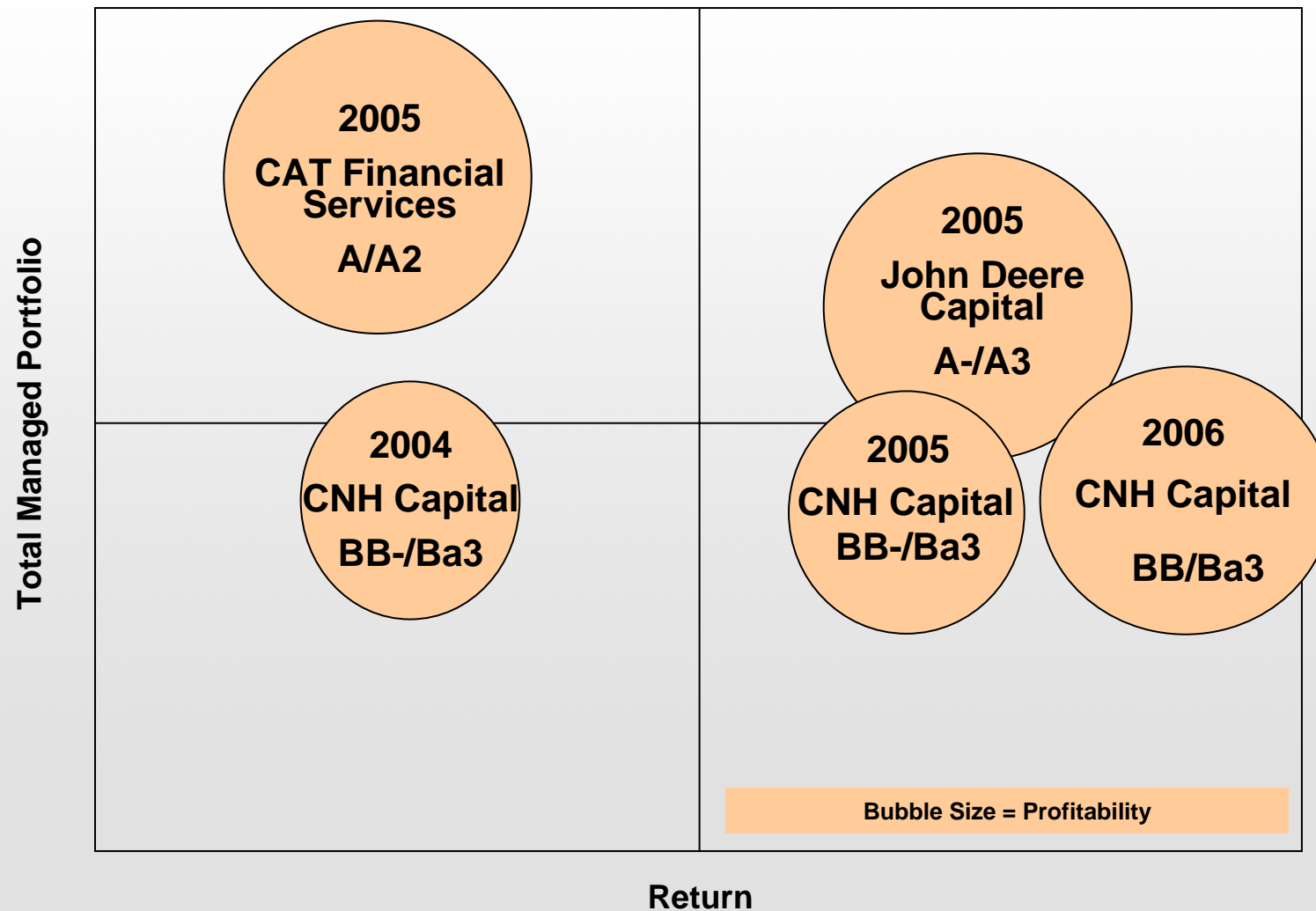
Portfolio and Originations

CNH Capital



	2005A	2006E	2007E	2010E
Managed Portfolio	\$13.8bn	\$15.1bn	\$15.8bn	\$20.0bn

Benchmarking to other Captive Finance Companies



2007-10 Plan Market Strategy





Investor & Analyst Meeting

Lingotto - November 8 & 9, 2006