

Give Lease a Chance

How an Overlooked, Unloved Asset Class
Could Save Banking

Addendum



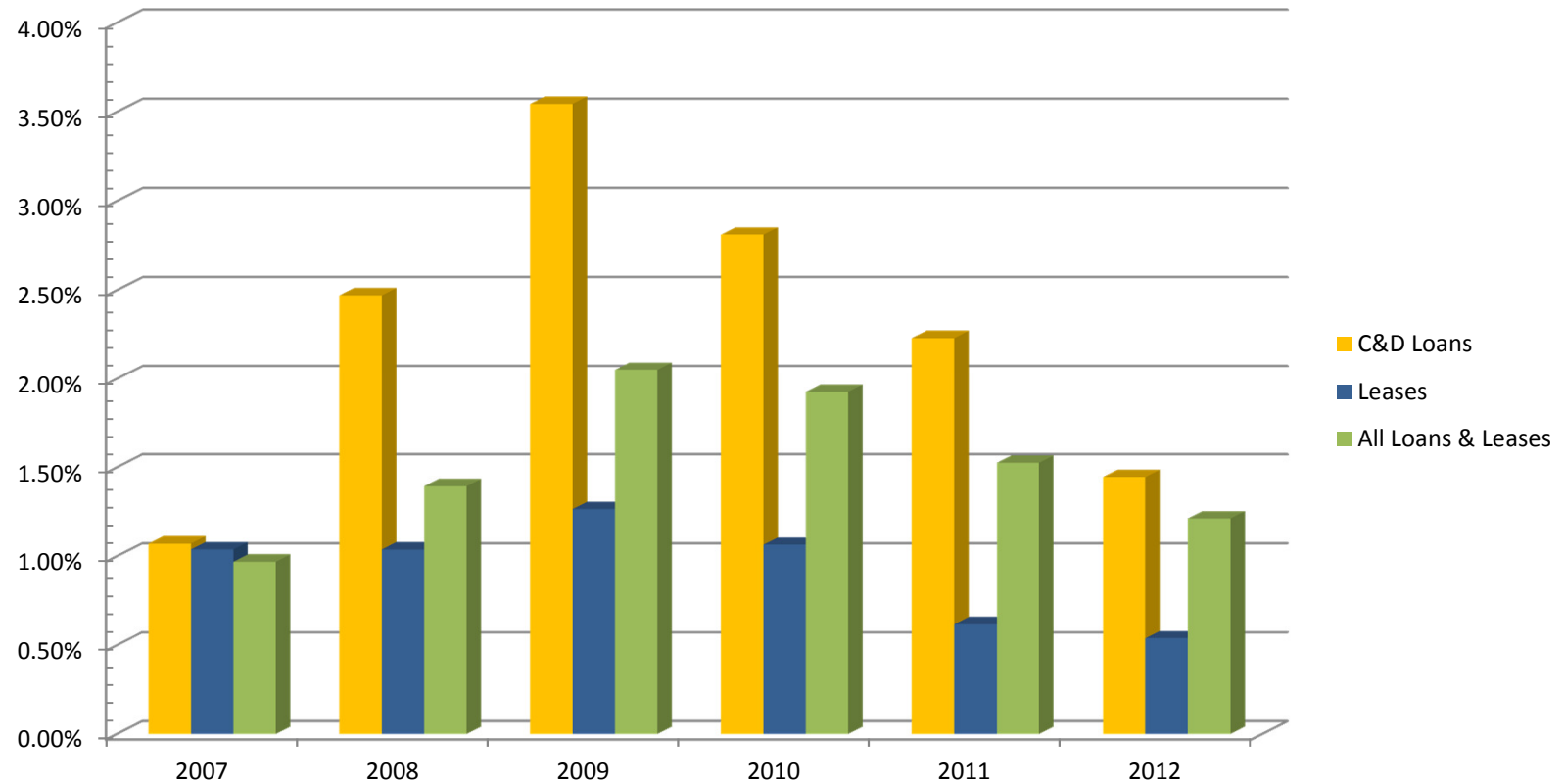
Give Lease a Chance
Addendum

Portfolio Performance:
C&D Loan vs. Leases



Construction & Development Loans vs. Leases

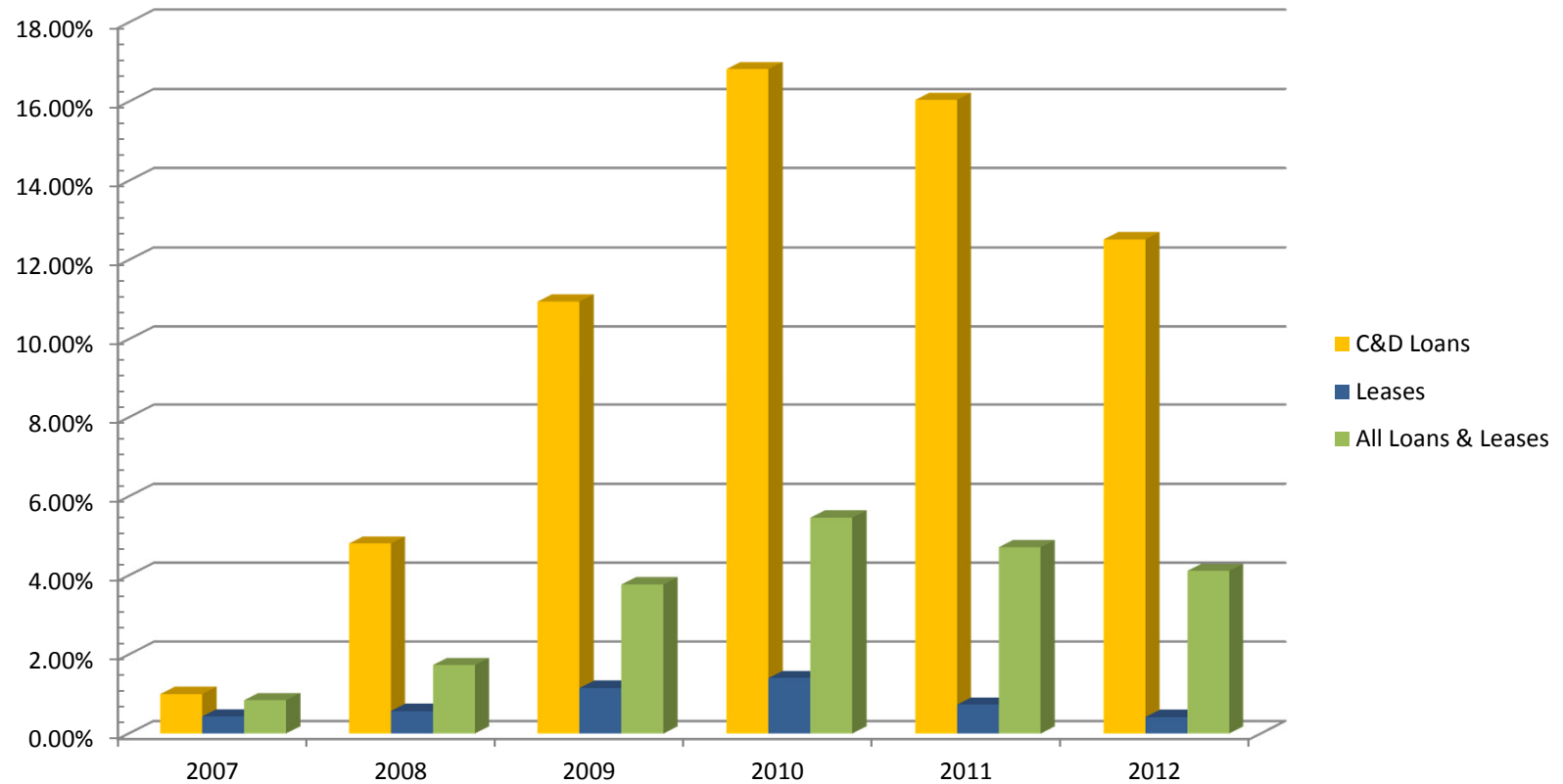
30 – 89 Past Due Rate



All Periods Q1

Construction & Development Loans vs. Leases

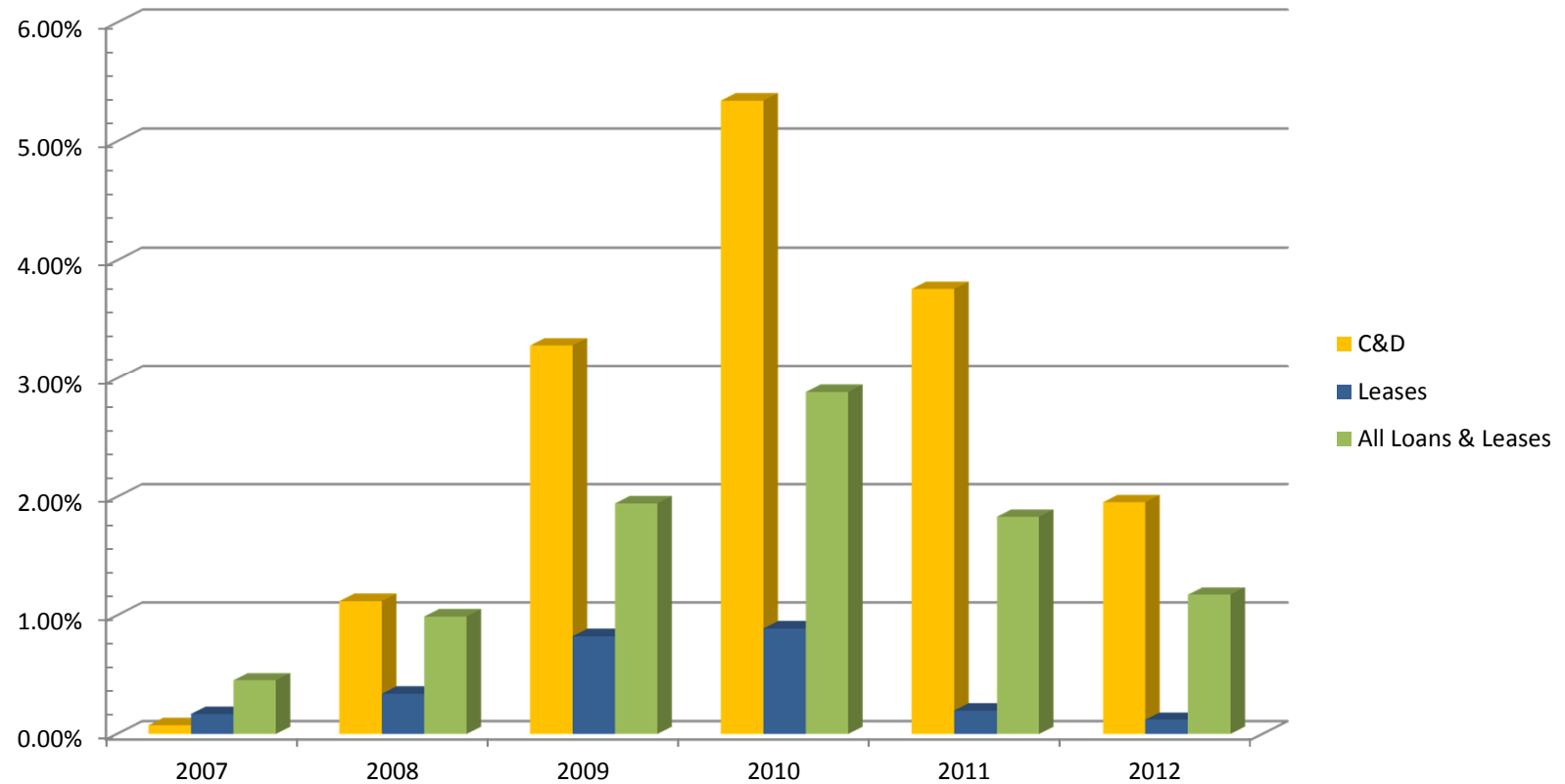
Noncurrent (90+ Days)



All Periods Q1

Construction & Development Loans vs. Leases

Net Charge Offs



All Periods Q1