

Give Lease a Chance

How an Overlooked, Unloved Asset Class
Could Save Banking

Addendum



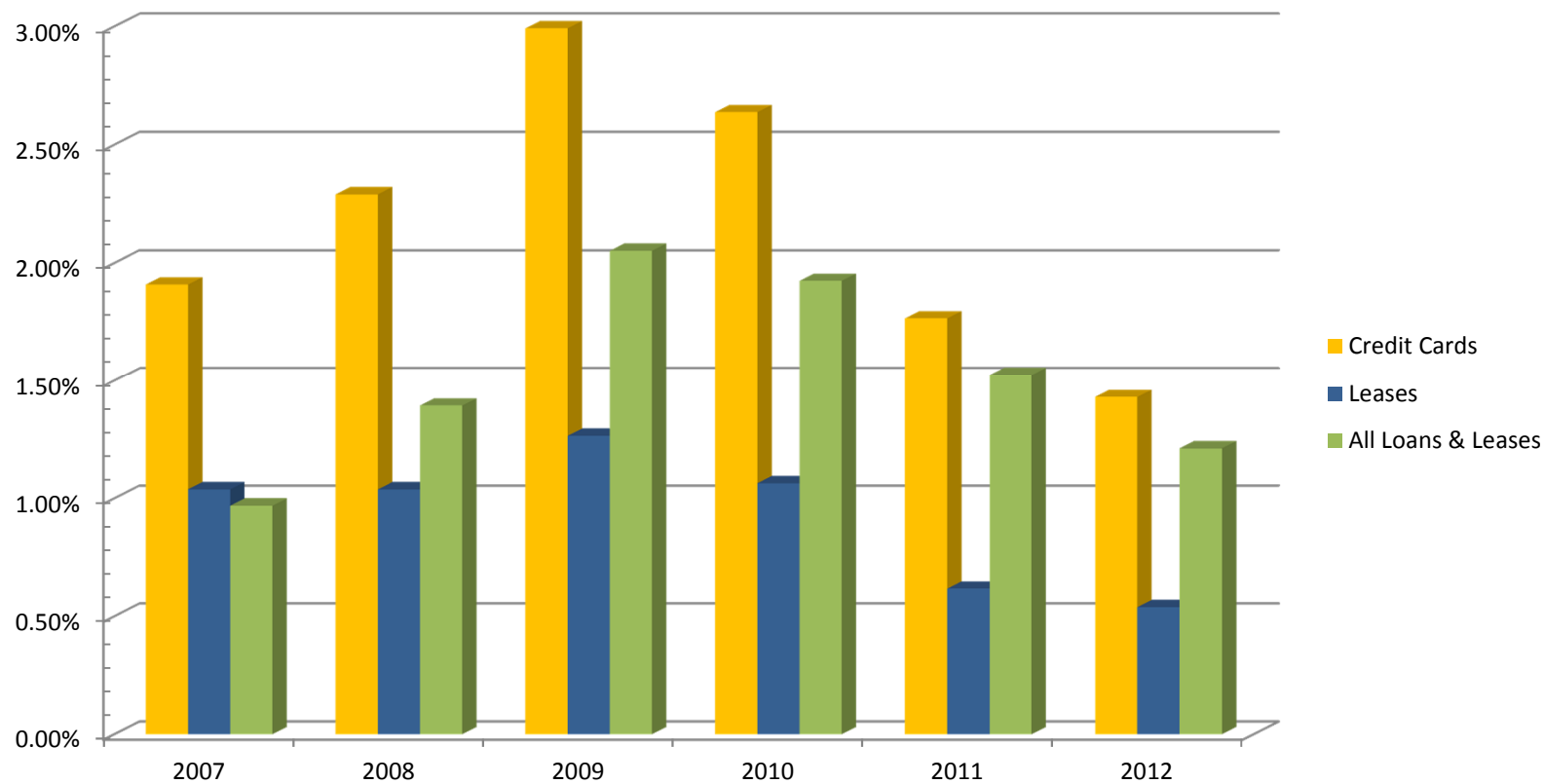
Give Lease a Chance
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Portfolio Performance:
Credit Cards vs. Leases



Credit Cards vs. Leases

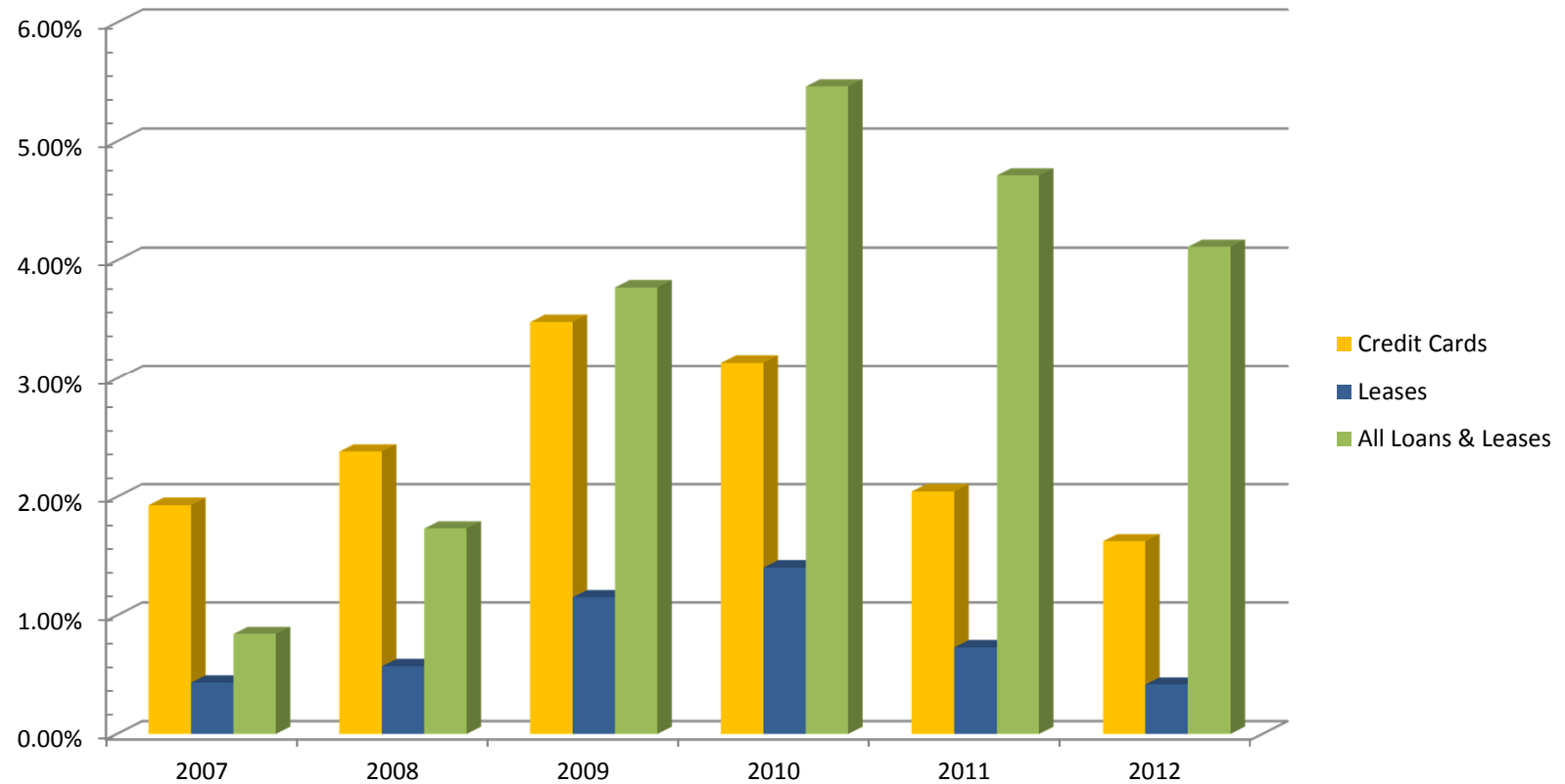
30 – 89 Past Due Rate



All Periods Q1

Credit Cards vs. Leases

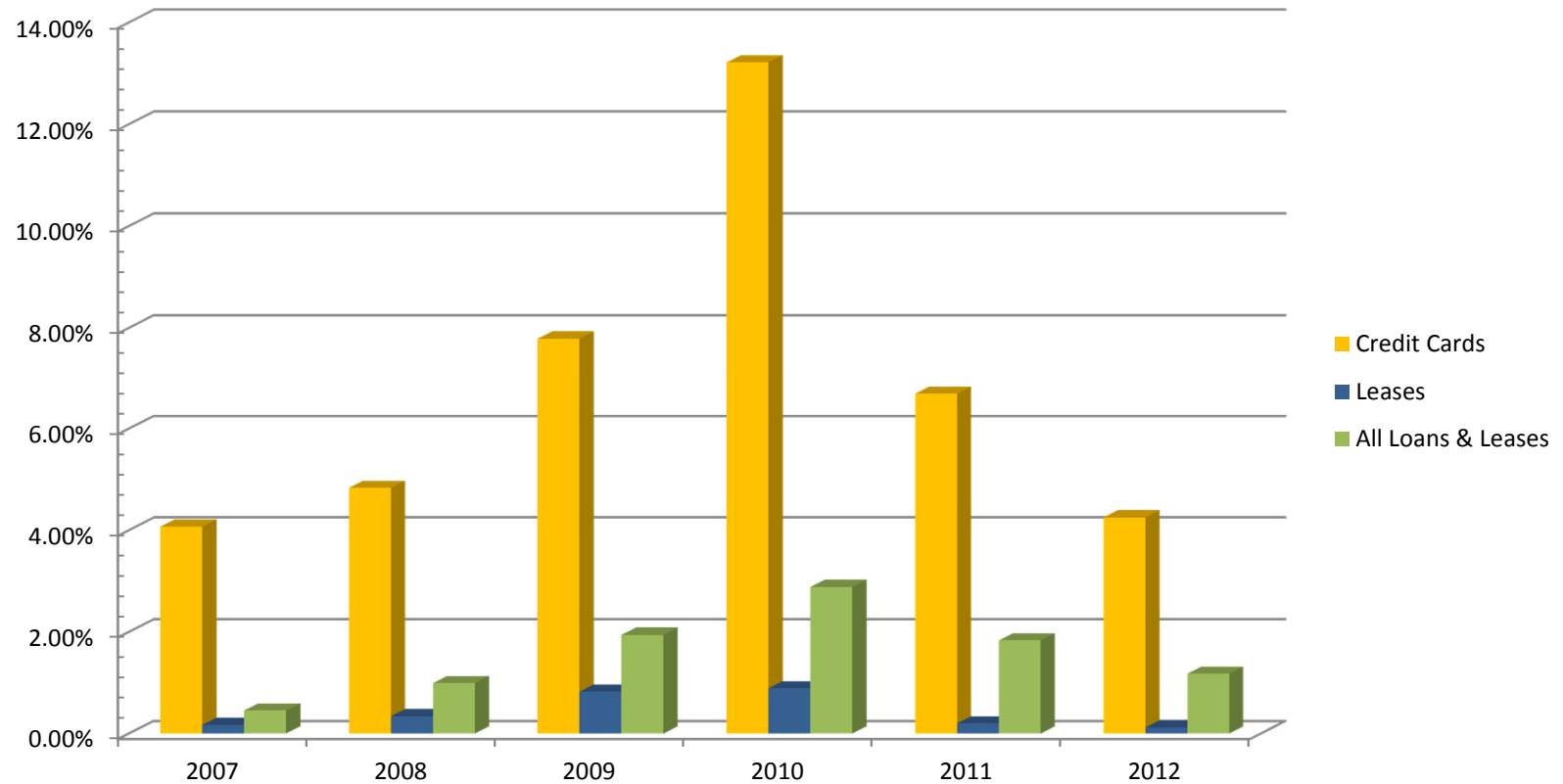
Noncurrent (90+ Days)



All Periods Q1

Credit Cards vs. Leases

Net Charge Offs



All Periods Q1