

Give Lease a Chance

How an Overlooked, Unloved Asset Class
Could Save Banking

Addendum



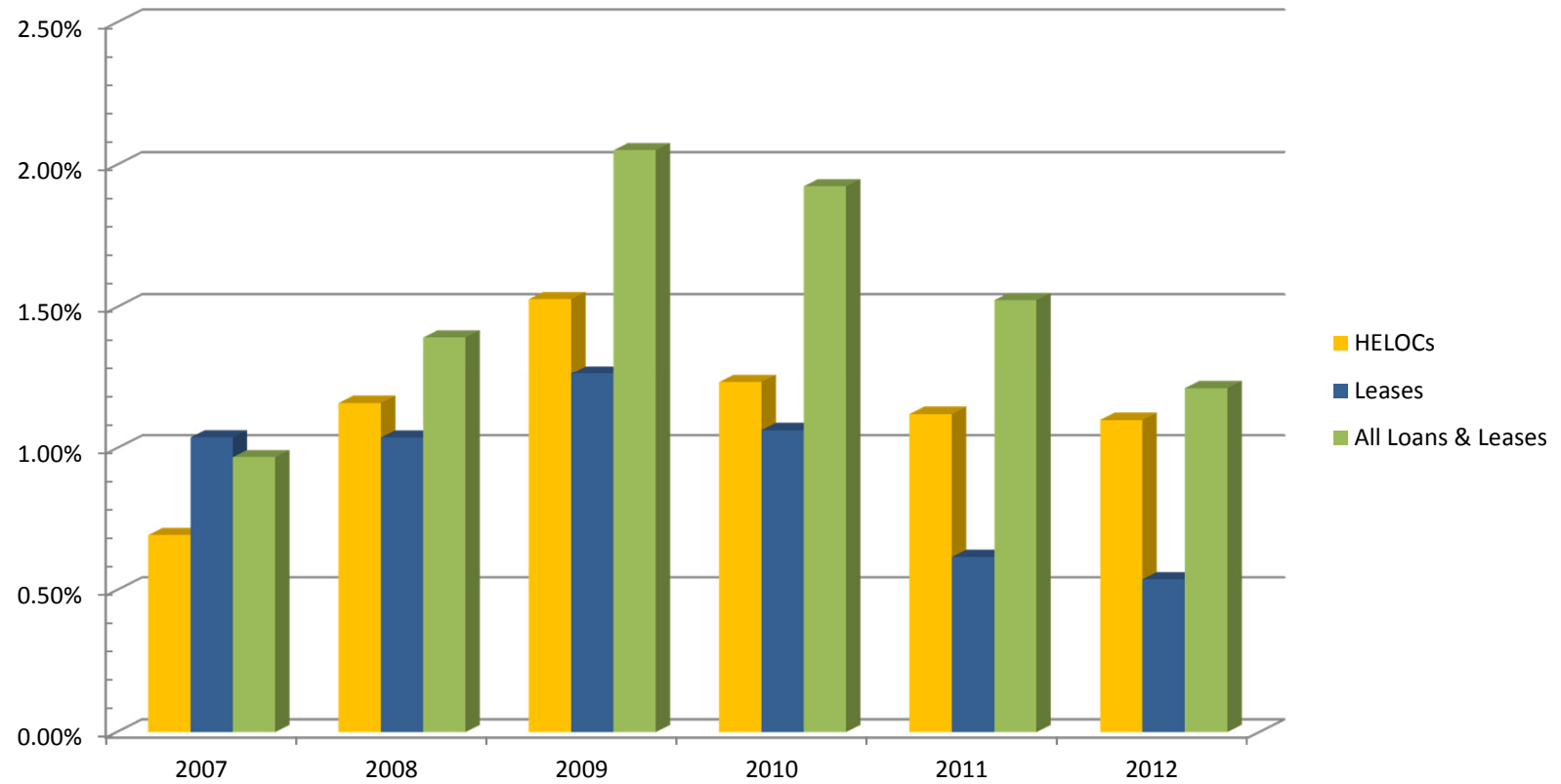
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Portfolio Performance:
HELOCs vs. Leases



HELOCs vs. Leases

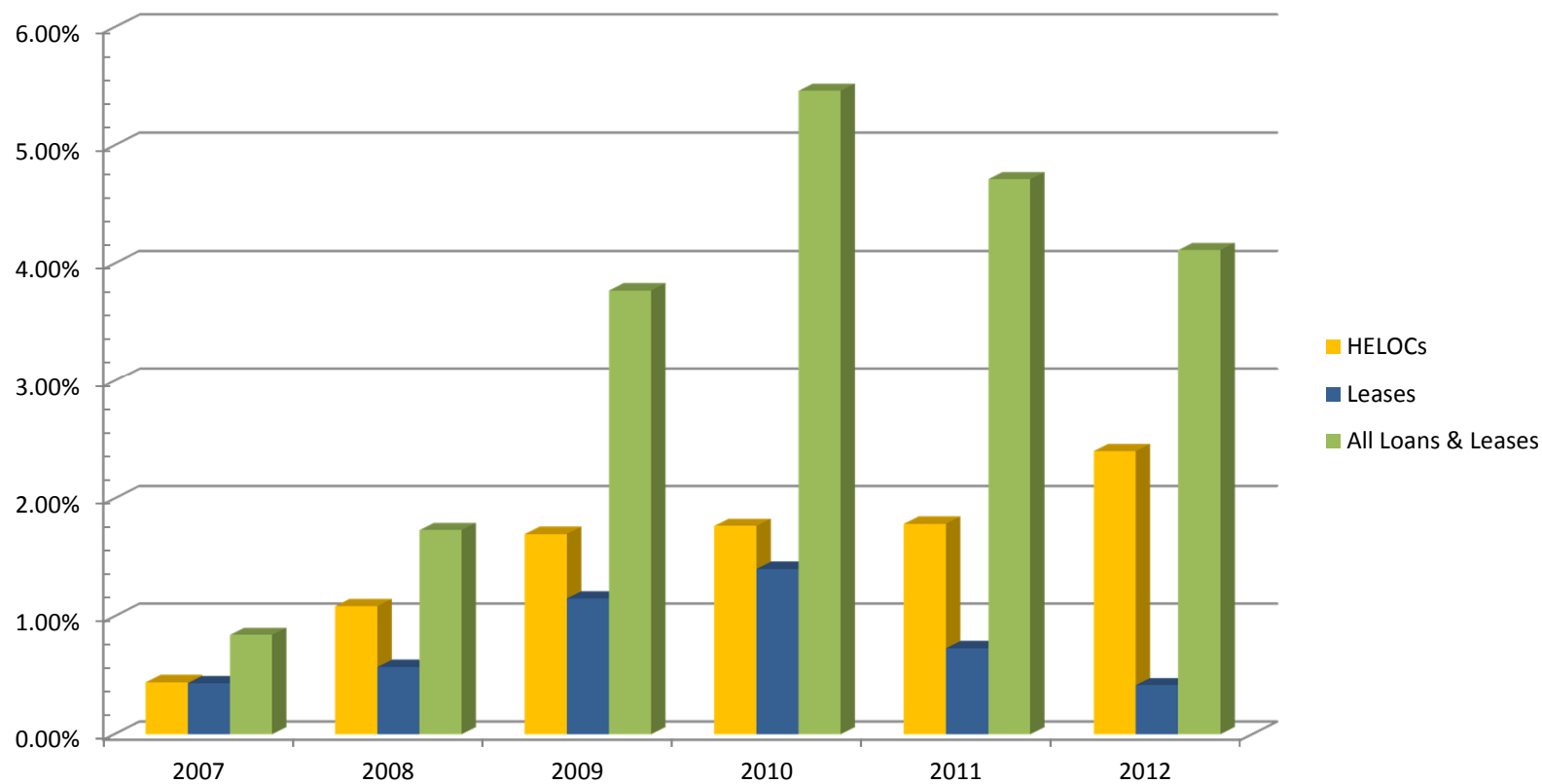
30 – 89 Past Due Rate



All Periods Q1

HELOCs vs. Leases

Noncurrent (90+ Days)



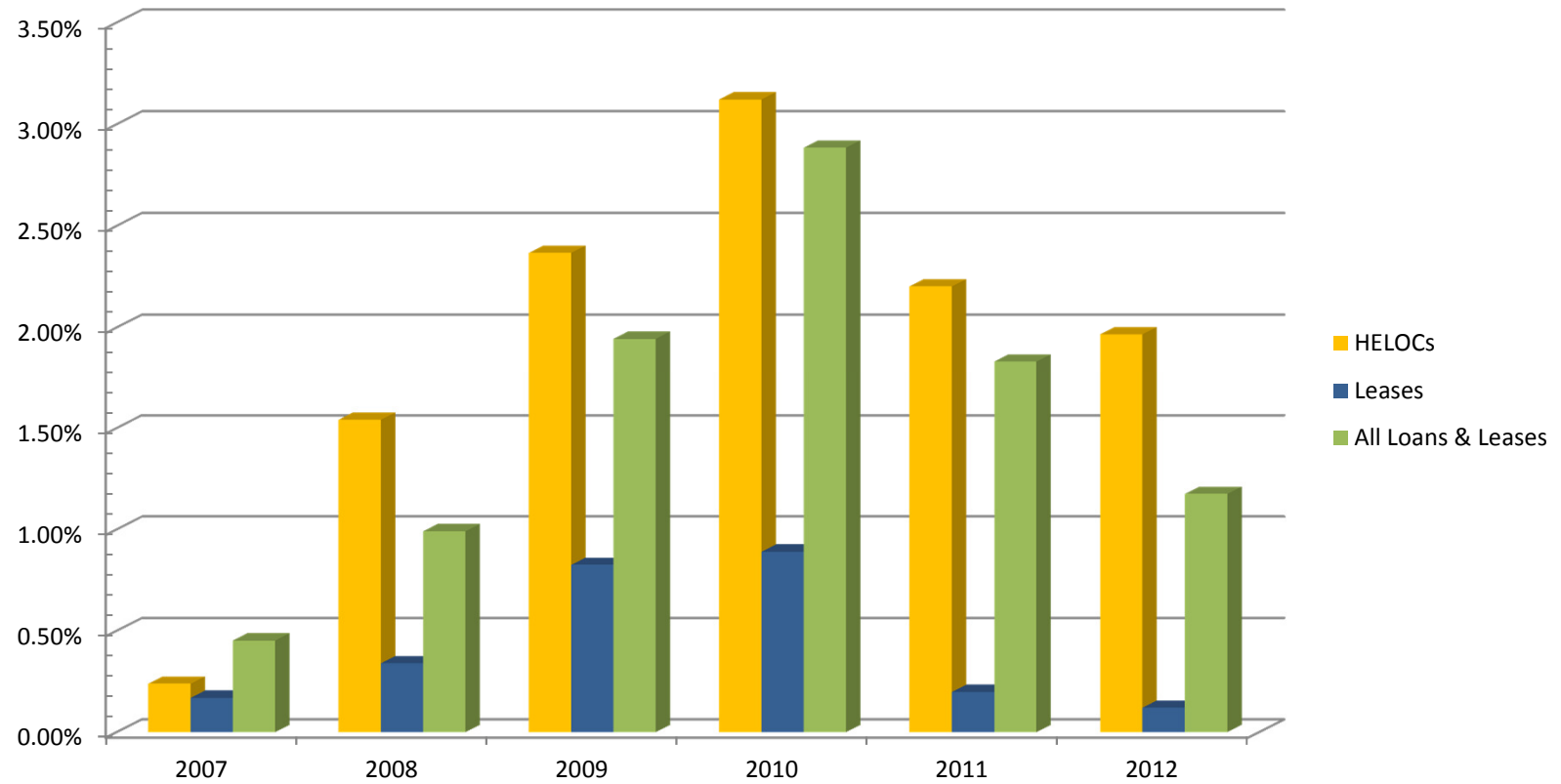
All Periods Q1



Source: FDIC QBP Report Q1 2012

HELOCs vs. Leases

Net Charge Offs



All Periods Q1