

Give Lease a Chance

How an Overlooked, Unloved Asset Class
Could Save Banking

Addendum



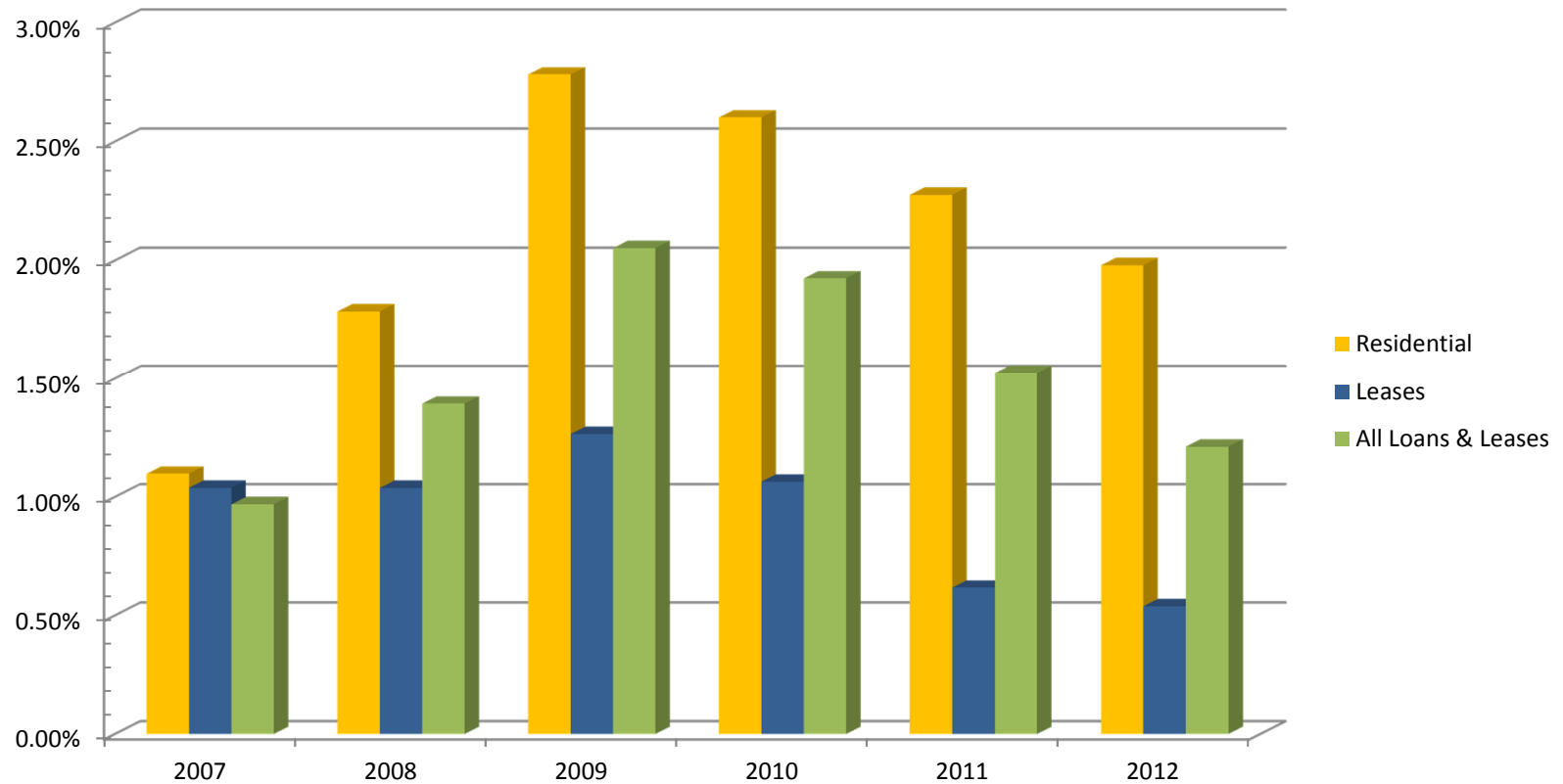
Give Lease a Chance
Addendum

Portfolio Performance:
Residential Loans vs. Leases



Residential Loans (1-4 Family) vs. Leases

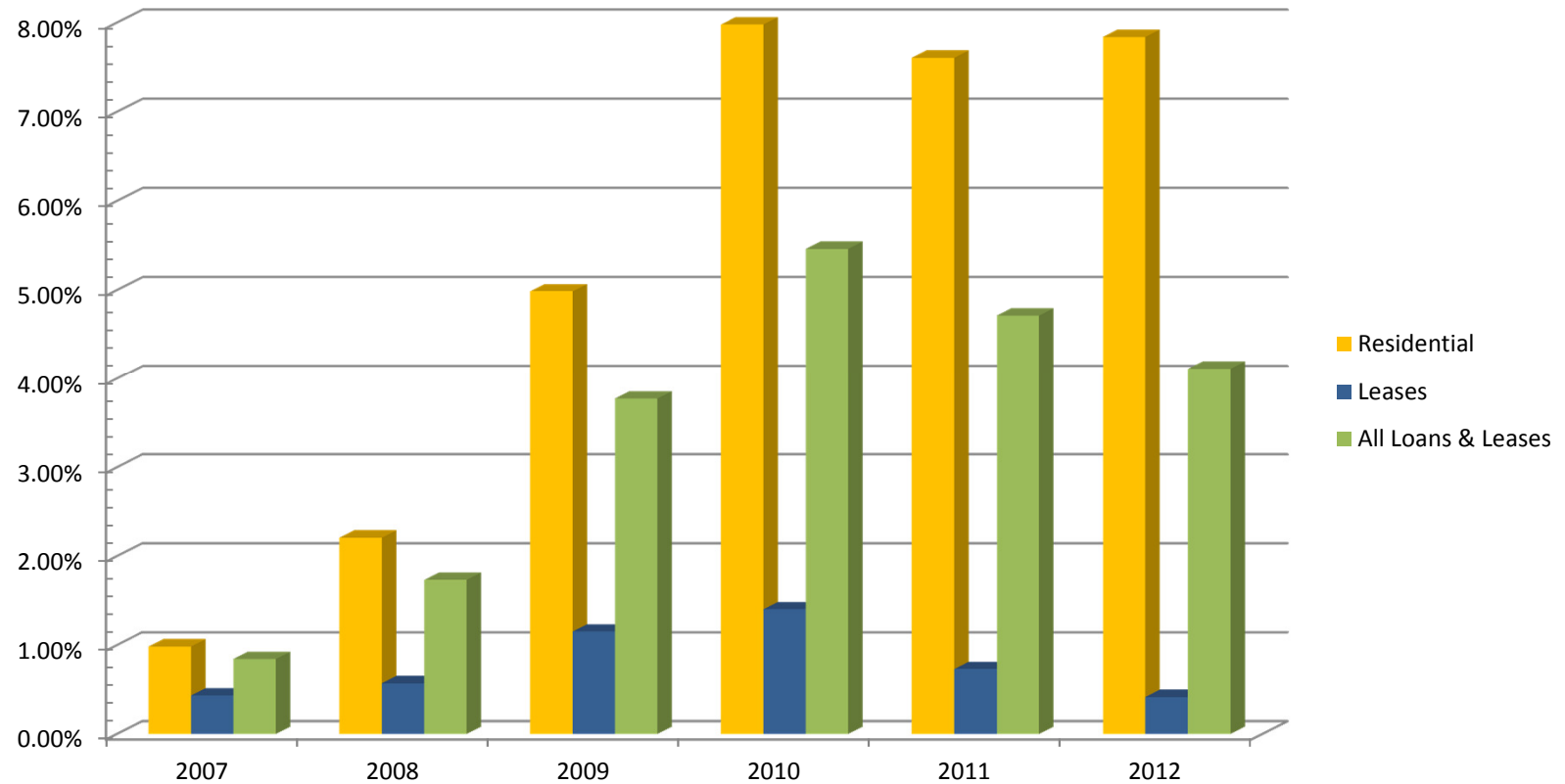
30 – 89 Past Due Rate



All Periods Q1

Residential Loans (1-4 Family) vs. Leases

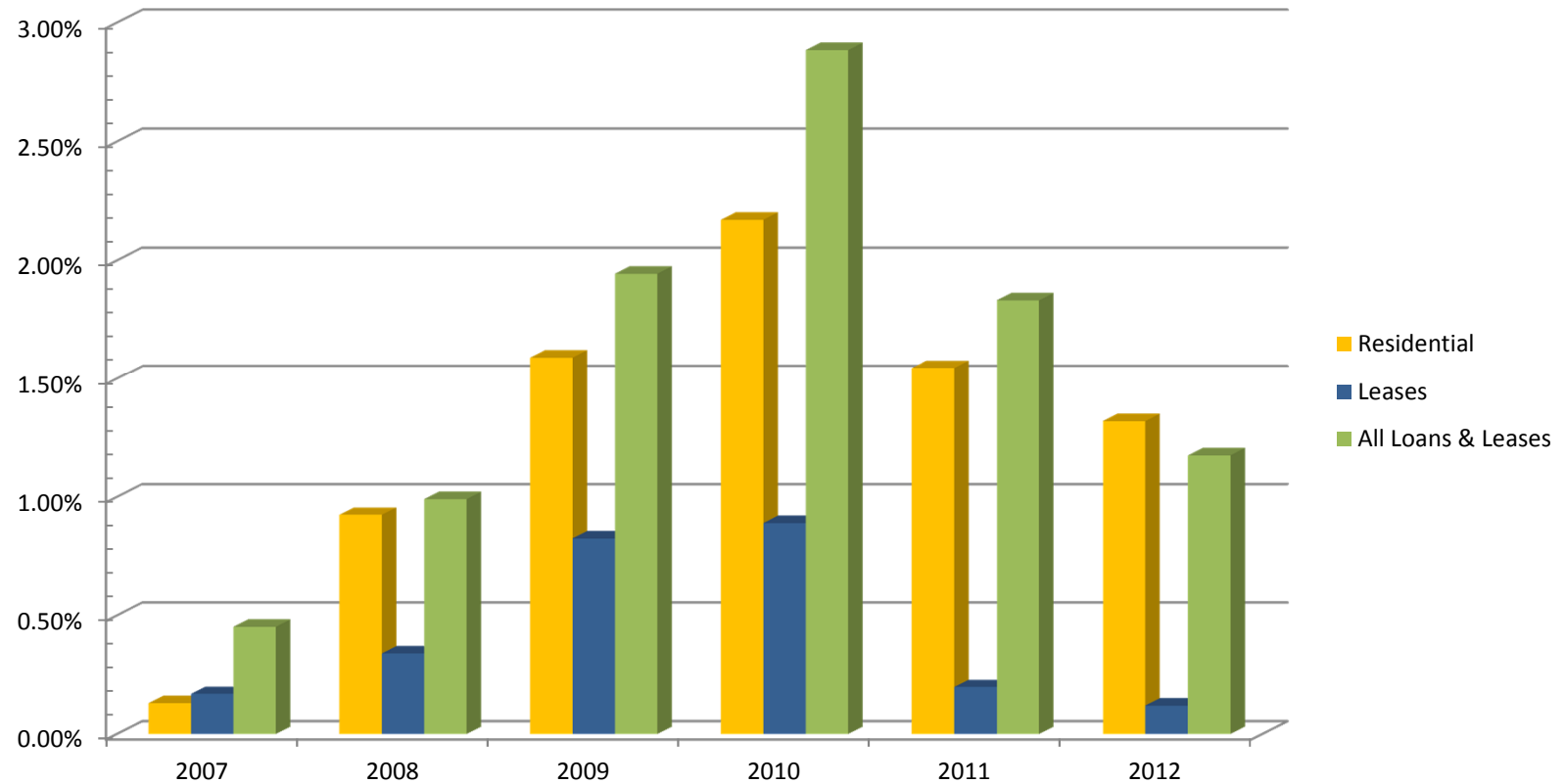
Noncurrent (90+ Days)



All Periods Q1

Residential Loans (1-4 Family) vs. Leases

Net Charge Offs



All Periods Q1