

HOME EQUITY LENDING STUDY



Benchmarking **origination trends** for **home equity loans** and **lines**.

How is your home equity portfolio performing in this highly challenged marketplace?

PEER BENCHMARKING RESEARCH STUDIES

The pressures of today's marketplace coupled with the tightening of credit standards have banks looking at ways to retool their home equity products. Access to the right business data and analysis of industry benchmarks is the cornerstone of making informed decisions to position new products successfully.

CBA's Home Equity Lending Study is the comprehensive reference source you need to ensure your institution remains competitive in today's unprecedented lending environment.

The information and key performance metrics in this study will help your institution prepare for marketplace changes, assess your operational efficiency, and compare overall portfolio performance with industry peers.

This bi-annual study, conducted by CBA with direction from the CBA Home Equity Lending Committee, includes in-depth examination of origination, line management and access trends in home equity lending.

CBA's Home Equity Lending Study provides timely access to the key performance metrics you need to effectively evaluate your institution's originations strategy and stay ahead of the competition.

STUDY MEASURES INCLUDE

- Home Equity Origination Data: First Liens, Second Liens, Piggy Backs, Stand Alones
- Home Equity Line and Loan Look-to-Book Ratios
- Turnaround Times
- Use of Decisioning Methodologies
- Line/Loan Application and Origination Volumes
- Line/Loan Application and Origination Information by Channel Distribution
- Line/Loan Application and Origination Information by FICO Score band
- Line Management Including Increases, Decreases, Blocked, and Frozen Lines
- Home Equity Line Access Trends

ENHANCEMENTS IN 2009 INCLUDE

The study features enhanced breakdowns of data points allowing for a closer look at key performance measures including, origination trends, look-to-book ratios, channel distribution trends, FICO distribution trends, decisioning methodology, line management trends, and line access trends.

For more information, visit us online at www.cbanet.org/surveys or email us at research@cbanet.org or call 703.276.1750.

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Please complete the form below. A **valid email address is required** to provide confirmation of payment and login information to download the study from our website. Once your payment has been processed the login information will be emailed to you.

Annual Subscription Pricing

The subscription includes the Mid-Year 2009 and Year-End 2009 Home Equity Lending Study.

CBA Member Price: **\$1695**

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