

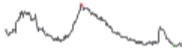
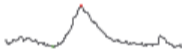



BOTTOM 5 STATES BY 12-MONTH CHANGE IN NON-CURRENT PERCENTAGE

	Non-Curr % 2005-Current	Change in Non-Curr %	Apr-23	● Peak	● Date of Peak	● Low	● Date of Low
Idaho		19.05%	2.16%	10.55%	Jan-10	1.76%	May-22
South Dakota		13.84%	2.80%	5.49%	Feb-10	1.71%	Mar-00
Utah		13.52%	2.89%	11.06%	Feb-10	2.50%	May-22
Arizona		11.47%	2.72%	17.22%	Jan-10	2.06%	Mar-06
Michigan		10.01%	3.82%	15.77%	Jan-10	3.24%	Mar-00