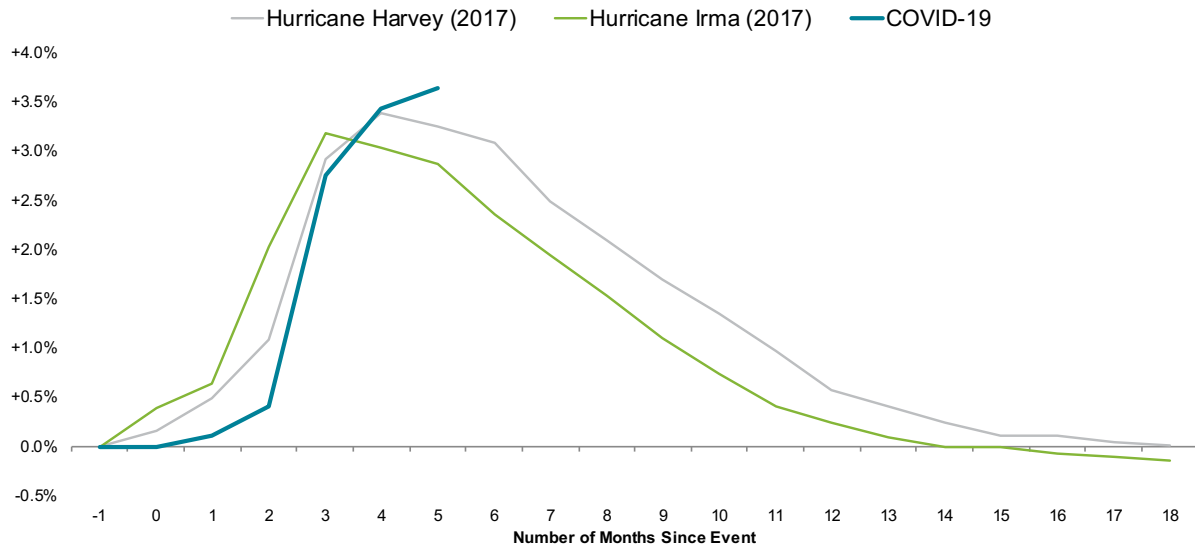


90+ DAY DQ RATE FOLLOWING NATURAL DISASTERS

(DIFFERENCE IN 90+ DAY DQ RATE VS. 1-MONTH PRIOR TO THE EVENT)



Source: McDash