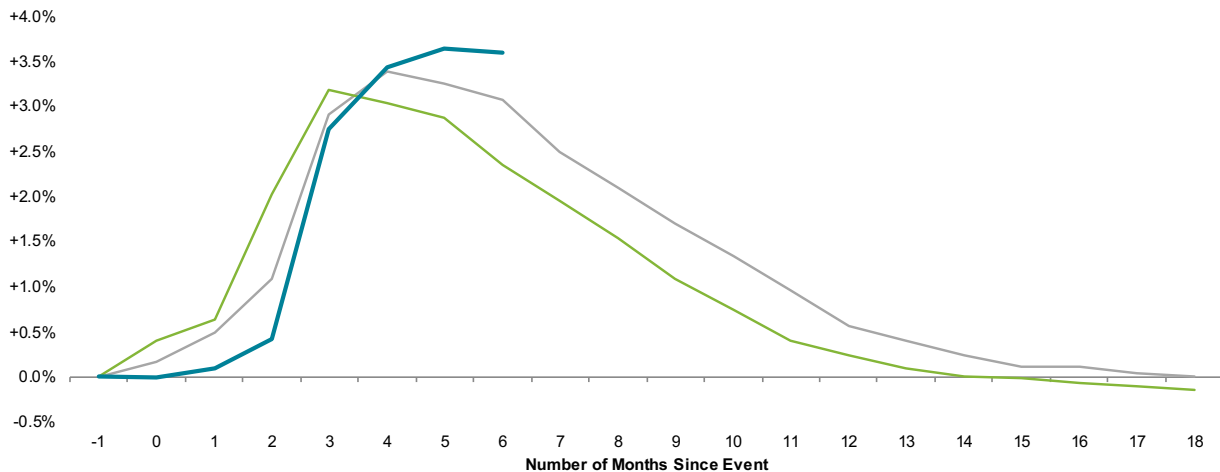


90+ DAY DQ RATE FOLLOWING NATURAL DISASTERS

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

— Hurricane Harvey (2017) — Hurricane Irma (2017) — COVID-19



Source: McDash