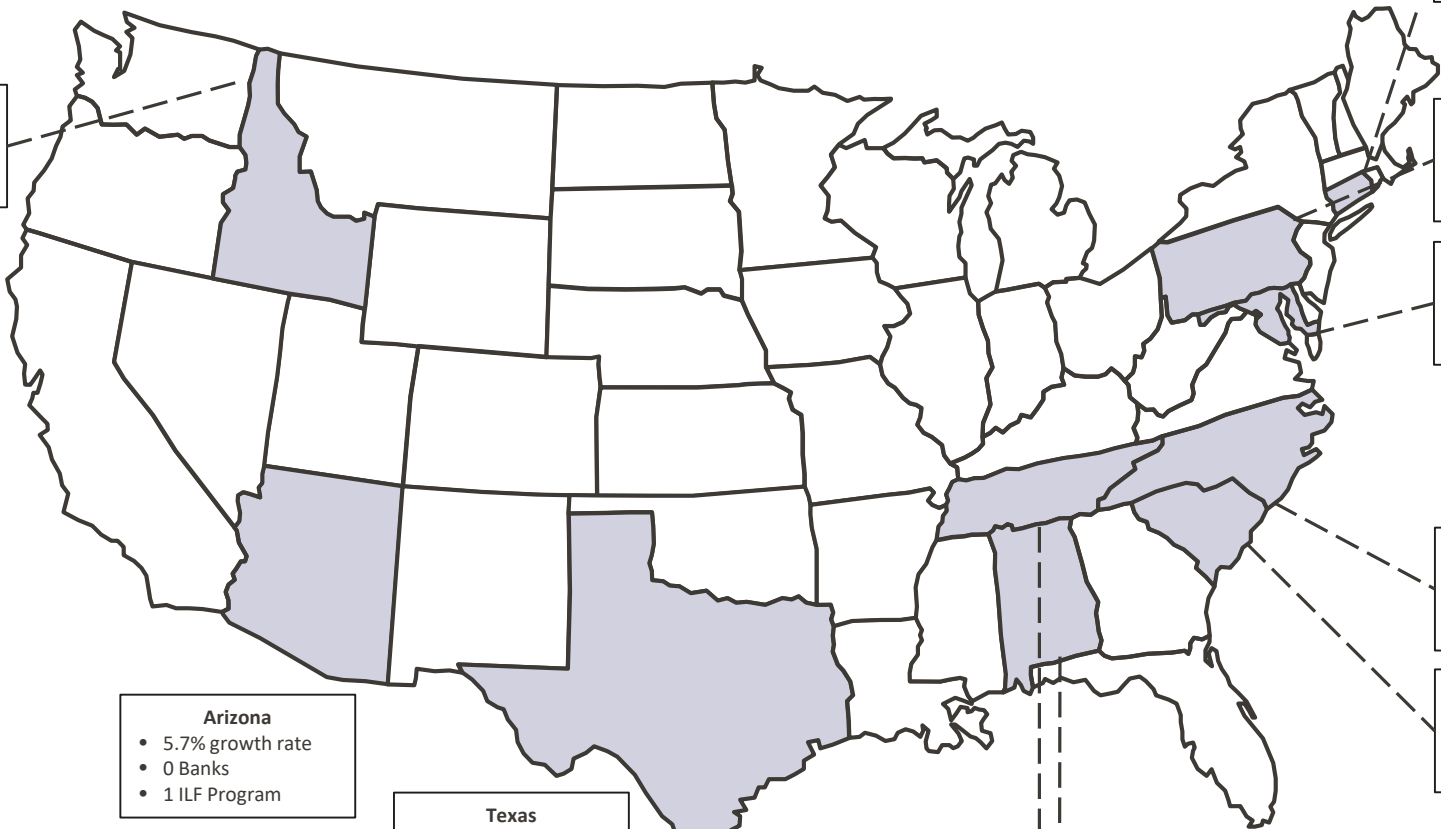


Lack of Mitigation Options Raises Concerns



Idaho

- 25.5% growth rate
- 8 Banks
- 0 ILF Programs

Arizona

- 5.7% growth rate
- 0 Banks
- 1 ILF Program

Texas

- 28.1% growth rate
- 53 Banks
- 0 ILF Program

Tennessee

- 9.3% growth rate
- 20 Banks
- 29 ILF Programs

Alabama

- 5.5% growth rate
- 39 Banks
- 1 ILF Programs

Connecticut

- 5.4% growth rate
- 0 Banks
- 15 ILF Programs

Pennsylvania

- 13.7% growth rate
- 20 Banks
- 0 ILF Programs

Maryland

- 22.4% growth rate
- 5 Banks
- 0 ILF Programs

North Carolina

- 14.3% growth rate
- 69 Banks
- 85 ILF Programs

South Carolina

- 35.6% growth rate
- 30 Banks
- 0 ILF Programs