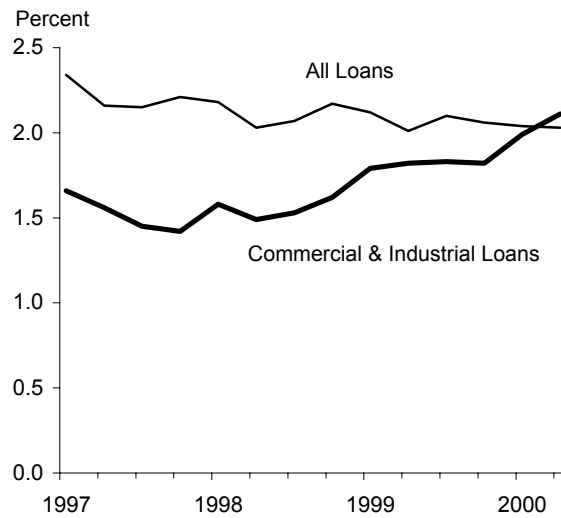


**Figure 3**  
**Non-performing Loan Ratio\***



\*U.S. Banks with assets greater than \$300 million