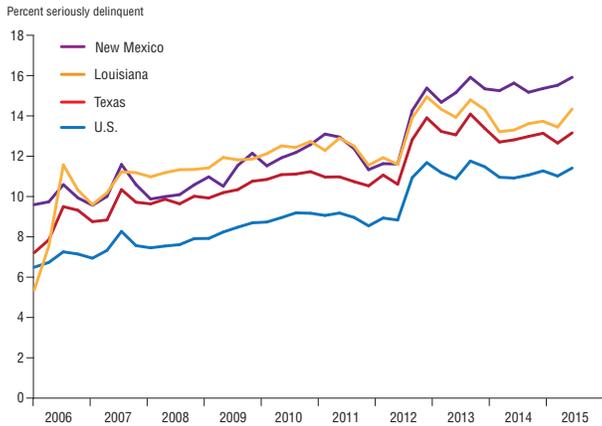


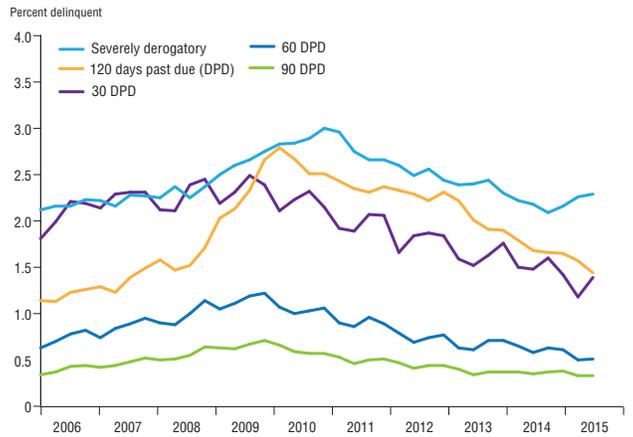
Charts of Consumer Credit Conditions

Seriously Delinquent Student Loans by State



SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

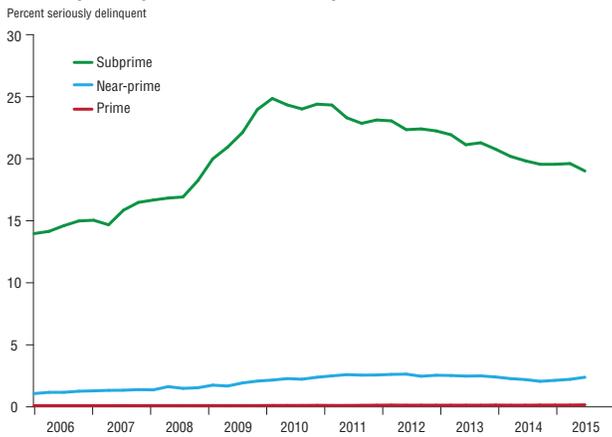
Texas Consumer Loan Delinquencies by Delinquency Status



NOTE: Severely derogatory includes those loans with reports of a repossession, charge off to bad debt or foreclosure, at any number of days past due.

SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

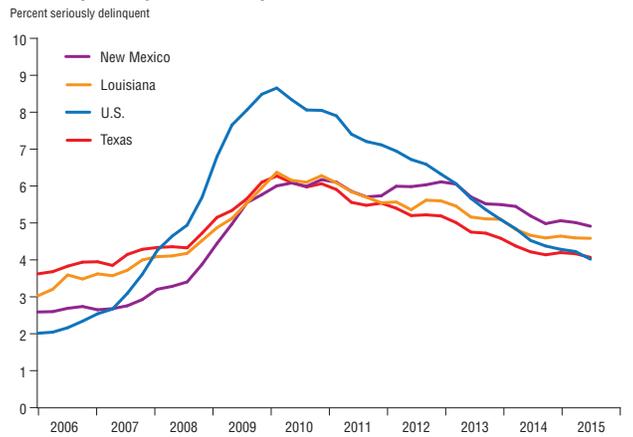
Seriously Delinquent Loans in Texas by Risk Score



NOTE: Equifax Risk Scores fall into the following categories: prime, 680 and above; near-prime, 620-679; subprime, 619 and below.

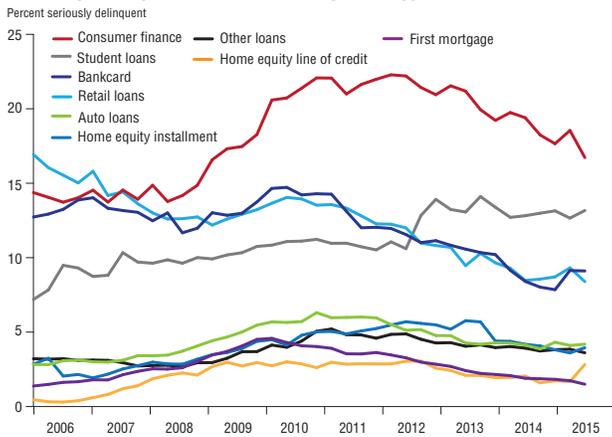
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

Seriously Delinquent Loans by State



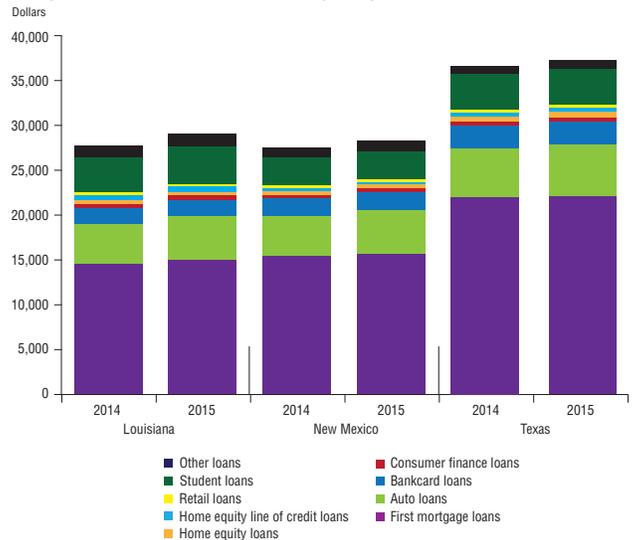
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

Seriously Delinquent Loans in Texas by Loan Type



SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

Composition of Debt Balances Per Capita by State, June 2014 and 2015



SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.