

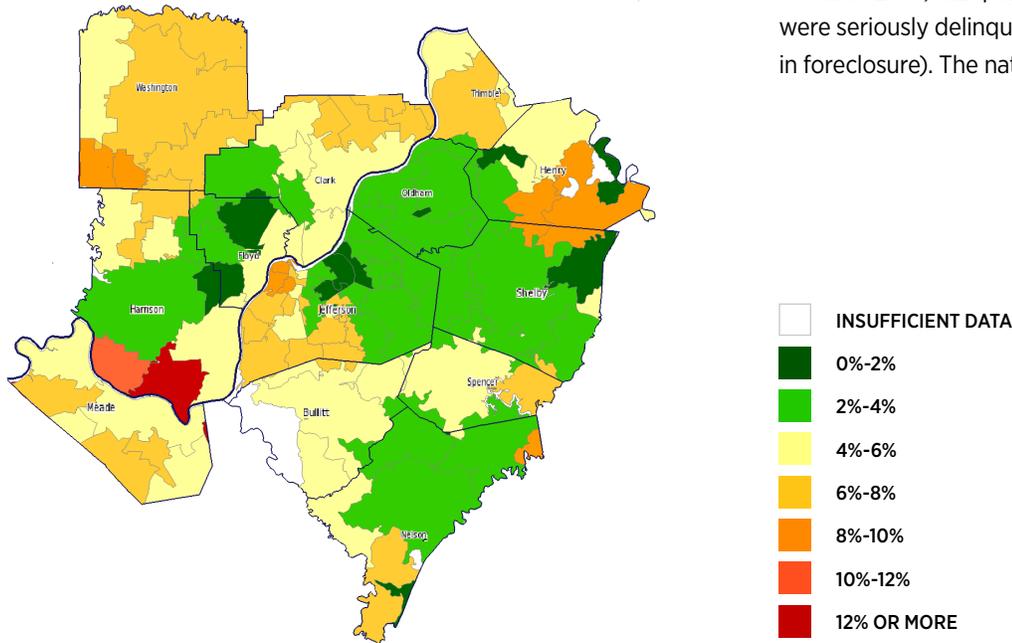


Louisville MSA

Seriously Delinquent Mortgages by Zip Code

MARCH 2014

In March 2014, 4.21 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 4.49 percent.

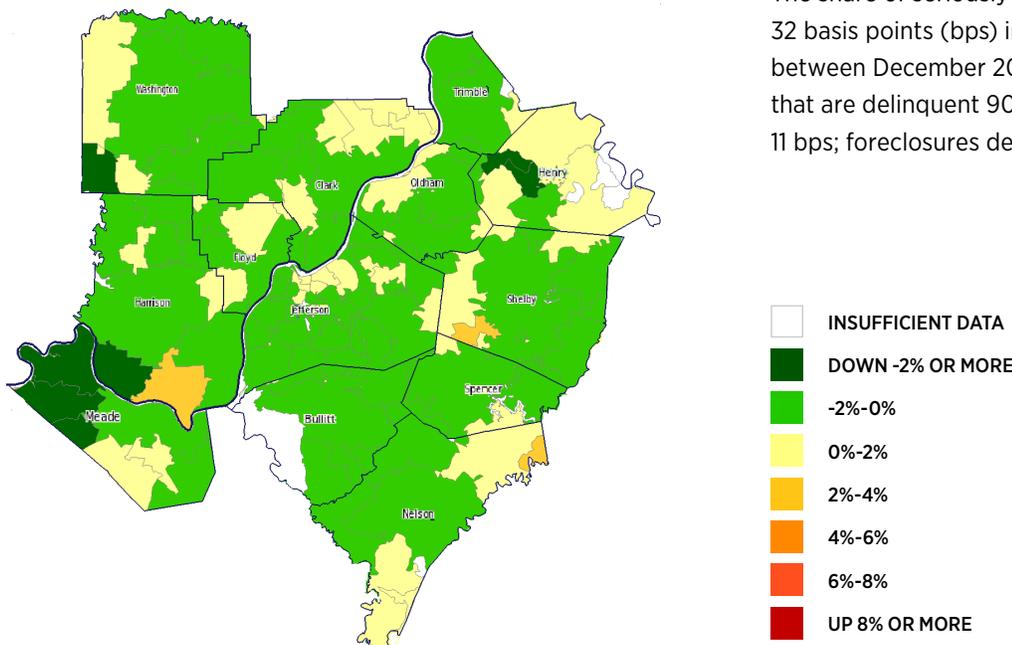


Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by Zip Code

DECEMBER 2013 TO MARCH 2014

The share of seriously delinquent loans decreased 32 basis points (bps) in the Louisville MSA between December 2013 and March 2014. Loans that are delinquent 90 days or more decreased 11 bps; foreclosures decreased 21 bps.



Source: Lender Processing Services



Louisville MSA

Top 10 Zip Codes with Mortgages Under Stress

MARCH 2014

Zip Code	CBSA or County	Seriously Delinquent Mortgages
40210	Washington, IN	9.0%
40211	Harrison, IN	8.7%
40057	Henry, KY	8.4%
40212	Washington, IN	8.2%
40019	Henry, KY	8.0%
47138	Bullitt, KY	8.0%
40117	Henry, KY	7.9%
47164	Henry, KY	7.3%
47165	Washington, IN	7.3%
40216	Clark, IN	6.8%

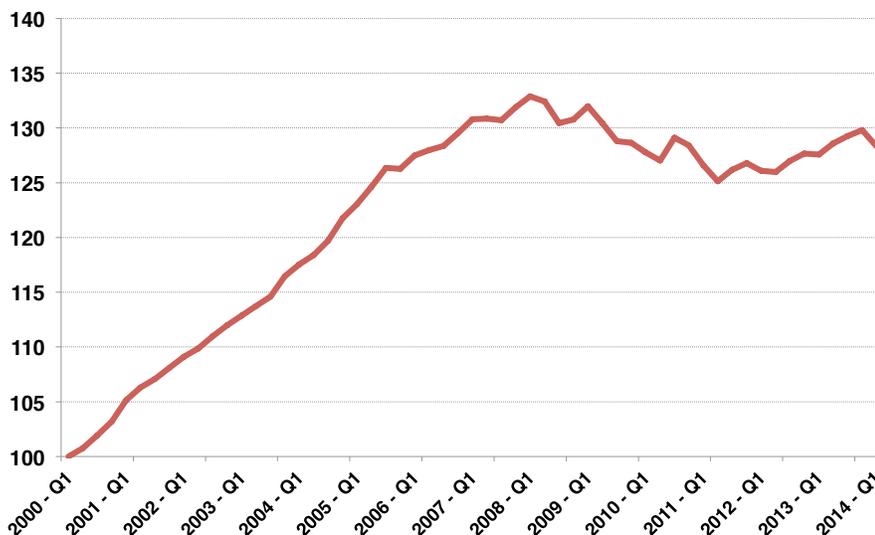
Note: Zip codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the Louisville MSA, the cutoff is 205.

Source: Lender Processing Services

House Prices

FIRST QUARTER 2014

Louisville MSA House Prices
Indexed: Q1 2000 = 100



In the first quarter of 2014, house prices in the Louisville MSA were 1.1 percent lower than in the fourth quarter of 2013 and 0.6 percent higher than in the first quarter of 2013.

Source: Federal Housing Finance Agency Seasonally Adjusted Expanded HPI